THE SATURDAY EVENING POST

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Volume 196, Number 3

JULY 21, 1923

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Beginning **OH, DOCTOR!—By Harry Leon Wilson**

How's this for a cool summer delicacy

1 Place one can DEL MONTE Fruit (label removed) on its side in a bucket—in equal parts chopped ice and salt packed in layers.
2 Let stand 3 hours. Take out can; immerse in hot water for an instant only; then open, cutting around side closely under top.
3 Turn out a firm cylinder of frozen fruit — ready for tempting, convenient service in many new and unusual hot-weather dainties.

FREEZE DEL MONTE FRUITS *right in the can*

The new easy way—No freezer required—No turning!

The old tedious way of preparing frozen dainties in summer is no longer necessary!

Now—without any fuss or bother of turning a hard freezer—you may have the very finest frozen desserts by simply freezing DEL MONTE Fruits right in the can.

The simple directions here illustrated show how. Try DEL MONTE Peaches, Pears, Apricots, Crushed or Grated Pineapple, Strawberries, Raspberries, Blackberries or Loganberries—and discover a tempting summer delicacy—easily and inexpensively prepared—and ready for service at just the moment you want it.

But Be Sure It's DEL MONTE

Only one caution. This is distinctly a DEL MONTE suggestion. It's the *uniform* high quality, the *uniform* perfection of fruit, and especially the *uniform* richness of sirup which makes possible this new labor-saving method of freezing. With DEL MONTE Fruits you are sure of success. The fruits always have the same perfection. The sirup is always rich enough to freeze perfectly and, more important, to taste right for dessert without sweetening, just as it comes frozen from the can.

Send for This Special Folder

To make your first frozen fruit a complete success, we've prepared a special folder on DEL MONTE Frozen Fruits. Write for it today. It's free—together with "DEL MONTE Recipes of Flavor"—which gives over 500 tempting, thrifty ways to use DEL MONTE Canned Foods to provide new menu variety the whole year round.

Address Department 30
CALIFORNIA PACKING CORPORATION
San Francisco, California

Massachusetts Ave., Arlington, Mass. Constructed with Tarvia in 1918, this fine boulevard is typical of Tarvia roads.

Where Paul Revere Road passes through Arlington. Tarvia construction—1918.

"A hurry of hoofs in a village street,
A shape in the moonlight, a bulk in the dark."

Old North Church, from whose belfry flamed the lanterns of liberty.

Where Paul Revere Rode—

"ON the Eighteenth of April, in Seventy-five," Paul Revere stood waiting on the Charlestown shore. Then two lights flashed in the tower of the old North Church. Swinging into the saddle, the patriot galloped through the darkness over the rough country roads—his horse now floundering through a mud-hole, now stumbling in the wagon ruts.

* * * * * *

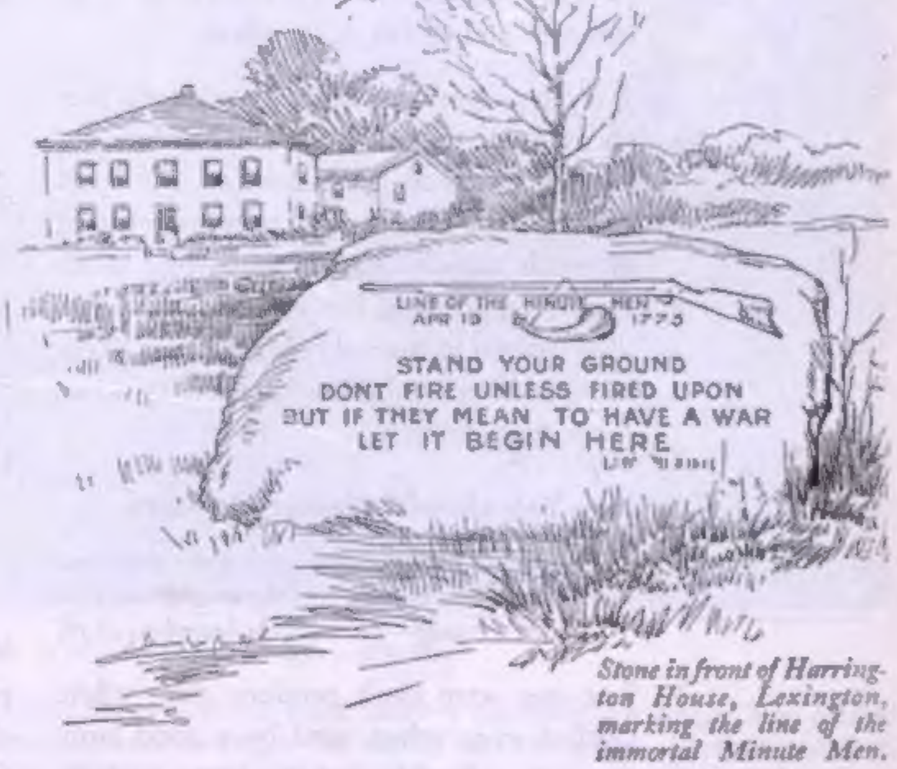
In 1923, on smooth, dustless, mudless Tarvia roads hundreds of motor cars follow the route of the Midnight Ride from Charlestown to the village green of Lexington and on to Concord Bridge where the Minute Men made their stand.

Since Paul Revere's day, America has learned the lesson of good roads. But more than that. Experience has proved that good roads cease to be a benefit when the cost of construction and maintenance becomes burdensome—that too costly construction hinders the efficient development of any good roads program. Experience has proved that the country needs greater mileage of moderate-priced, low-maintenance, all-year highways.

Tarvia roads squarely meet this need. For Tarvia roads are not only firm, smooth, dustless and mudless all the year round—they are far less costly to build than any other type of modern highway, and far less costly to maintain. Because of these economies, the use of Tarvia insures the most miles of good roads that can possibly be built and maintained with the road funds available. There is a grade of Tarvia for every road purpose—new construction, repairs and maintenance.

If you want better roads and lower taxes in your community write to our nearest office. Your letter will have the prompt attention of experienced engineers.

The Minute Man Statue on Lexington Common. Road constructed with Tarvia in 1919.



Stone in front of Harrington House, Lexington, marking the line of the immortal Minute Men.

Tarvia

For Road Construction
Repair and Maintenance

The Barrett Company

New York	Chicago	Philadelphia	Boston
St. Louis	Cleveland	Cincinnati	Pittsburgh
Detroit	Kansas City	Birmingham	Dallas
Minneapolis	Salt Lake City	Bethlehem	Lebanon
Youngstown	Milwaukee	Toledo	Columbus
Baltimore	Syracuse	New Orleans	Rochester

THE BARRETT COMPANY, Limited

Montreal Toronto Winnipeg Vancouver St. John, N.B. Halifax, N.S.

WITH ordinary soap, the rompers and stockings of creeping children must be rubbed—very hard, and probably boiled! P and G will wash them clean and fresh with only light rubbing between the hands. They wear longer this way, and don't fade.

SOAKING with P and G, in lukewarm water, and light rubbing between the hands, will clean cuff-edges and neckbands of men's shirts. This method lengthens "shirt-lives" and preserves freshness and whiteness.

Snow-white linen at home promotes good manners abroad

WHEN a mother is hostess to her children's friends, she quickly notices any carelessness or breach of good manners among her little guests.

When her *own* children are guests, it is encouraging to realize that she has done her best to prevent such occurrences. And part of that "best" is to see that they are brought up with snowy-clean things—like tablecloths, napkins and bed-spreads. Children thus trained to careful habits are less likely to cause their mothers embarrassment when away from home.

You should choose the soap

If your washing does not now come out pure white every week, the trouble may lie with the soap—not with the laundress at all.

Just *any* soap can't produce pure white clothes, even when used by a good laundress. *You* should select the soap, *carefully.*

There is one soap that is producing pure white clothes for millions of families every week—P and G The White Naphtha Soap.

With P and G, "average" laundresses have been transformed into **good** *laundresses; good laundresses have progressed to* ***fine*** *laundresses.*

There is no mystery about this. P and G possesses certain unique properties. These properties endow it with power to wash *clean*, to act upon *dirt* without injuring fabrics or colors, to rinse out *thoroughly*, leaving no traces of soap or soapy odor. It is a *cleansing* soap—not a *strong* soap.

New whiteness
Colors safe

Watch the steady improvement in the appearance of your clothes after you have changed to P and G—it will come *without fail.* By the third or fourth washing, your clothes should noticeably approach their *original, new* whiteness, with their colors fresh and unharmed.

Furthermore, while P and G is keeping your clothes white, it will be making an enthusiastic convert of your laundress. With P and G she will need to boil less often and to rub less hard. Her time and energy will *both* be conserved.

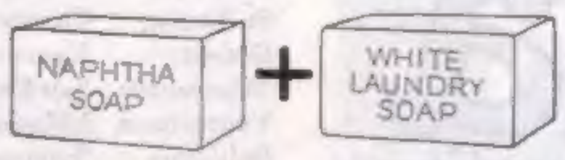
Is it any wonder that this remarkable soap has become the largest selling laundry and household soap in America?

PROCTER & GAMBLE

Not merely a naphtha soap,

Not merely a white laundry soap,

But the best features of both, combined.



Speed + Safety

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George Horace Lorimer
EDITOR

Churchill Williams, F. S. Bigelow,
A. W. Neall, Arthur McKeogh,
T. B. Costain, Thomas L. Masson,
Associate Editors

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OH, DOCTOR!

By HARRY LEON WILSON

ILLUSTRATED BY HENRY RALEIGH

"I'm Here, Dying by Inches. I'm Worse Than When I Left New York. I Suffocated in My Berth Last Night—All But"

THE atmosphere of the small living room had grown tense with the watchful waiting of its three silent occupants. They were men habitually watchful, but not used to waiting, and they waited now under a visible strain.

Mr. Clinch, most vital of the three, paced a brightly patterned rug in carefully maneuvered journeys. He would follow its border neatly along the four sides, then boldly lay a diagonal course from corner to corner, taking ponderous care that the toe of each tan shoe should not overlap the forward edge of the repeated square. This feat demanded no slight physical effort, for Mr. Clinch was bulky at the middle and possessed of a full neck. Commonly, the toes of his shoes did not come within range of his prominent pale eyes. His face was moonlike, his skull high and luminous in its almost complete exposure. His well-cut suit was light in color, enlivened with an easily read design. He was a man of fifty, with an ably surviving jauntiness, accustomed to command, possibly to domineer.

Mr. McIntosh, second of the watchers, sat humpishly by the empty fireplace, busy in a way of his own. He was older and grayer than the pinkish Mr. Clinch, and he had learned that traversing patterned rugs, even with the feet placed just so, does little to hasten wished-for disclosures. He was easing his own tension with a game less athletic. From a sheet of his morning paper he unhurriedly tore small squares, folded them twice into narrow oblongs, tore these across into tiny bits, and when he had amassed a handful of such he flung them over the dead ashes in the fireplace, where they settled with the pervasive effect of a snow flurry. He played this game with absorbed patience, as if it were a task and he must consume his entire newspaper before he could rest.

Mr. Peck, third of the watchful waiters, older than Mr. McIntosh and more fragile than either of his fellows, sat motionless but wary on the forward edge of a frail gilt chair. He held an overcoat across his thin knees and on it his soft black hat. Superior to all tricks of distraction, he merely stared ahead of him through half-shut lids and seemed to listen. He was like an elderly bird, drooping but still vigilant.

Both Mr. Peck and Mr. McIntosh were dressed more soberly than Mr. Clinch. They wore the black, not too new, not too well fitting garments, and the black not too shiny footgear of moneyed respectability.

A beaded portière gave into the dusk of a narrow hall down which a door now sharply opened. Mr. Clinch paused in his intricate steppings, Mr. McIntosh ceased the crisp tearing of paper, Mr. Peck craned his considerable length of neck toward the sound, a faint glow suffusing the ivory yellow of his pinched face. The glistening eyes of the three were on a shaft of light emitted into the dusky hallway by the opened door, and each had noticeably ceased to respire.

But no one issued from the doorway, and its inconsequent closing after a moment marked the drawing of three long breaths by the watchers. Mr. Peck, in drawing his,

shivered rather poignantly, and fell once more to his gaze of strained attention. Mr. McIntosh again tore paper. With his own breath Mr. Clinch said, "False alarm!" and chuckled with an effort at lightness. This evoking no response, his broad face settled back into the lines of grave waiting. He began a new and difficult traverse of the rug, bending his stout neck to bring his toes into view, then glanced in annoyance at the window through which a sudden burst of the California sun had complicated his game with wavering shadows of a tree branch that hopelessly confused the rug pattern. He abandoned the rug, stepped to the mantel and from above the head of the absorbed McIntosh took a half-consumed cigar he had laid there on his arrival.

"Is it that I've been smelling so long?" demanded Mr. McIntosh absently.

Mr. Clinch, deaf to the query, mouthed the remnant tenderly, drawing futilely on the dead thing, causing profound dimples to ensue in his vast cheeks. Then he went off to stand before the lithographed Lovers' Quarrel that graced an otherwise barren wall. He rocked critically on his feet before this, his fat hands clasped behind him. He shut one eye, the better to appraise the picture. To him now feebly wavered the voice of the aged Mr. Peck, who spoke without shifting his eyes from the dusk behind the bead portière:

"Something keeps telling me ——"

"Oh, your grandmother!" interrupted Mr. Clinch, wearily withdrawing a still noncommittal gaze from the art work and turning to face the speaker. "This ain't any time for the inner-voice stuff. If they come out and tell us he's sound, it'll be a cinch bet. You know what a cinch bet is, don't you? It's when you got the other man beat, no matter what his hole card is."

"I have never gambled," protested Mr. Peck, still with his head of a despondent bird craned forward.

Mr. Clinch became animated and waved his cold cigar closely across the fixed vision of Mr. Peck.

"You never what? Say, that's good! Never gambled—Lordy! What you call our business, anyway? We buy things on the chance they'll rise, don't we? What you been doing all your life? Shaving notes, taking mortgages on things that look good. How'd us three clean up on that Wilmot tract the other day except by gambling? You're one of the confirmedest gamblers south of the Tehachapi, if you didn't know it before. And now we got a nice clean cinch bet the minute those two specialists come out here and tell us what the Billop hole card is. Me, I was willing to go in just on Seaver's say-so. He's a good enough doctor for all of us; but, of course, it was just as well to have him confirmed, like you and Mac insisted." Mr. Clinch restored the cigar to its corner crevice and beamed whimsey upon Mr. Peck. "Gambling! You? Oh, never!" he concluded.

Mr. Peck maintained the fixity of his stare.

"That's neither here nor there. But something keeps telling me ——"

"Superstitious, are you?"

"I deny it; I merely trust my instinct. By not doing that once, I was ——" The speaker paused, appearing to be overwhelmed by the tides of a bitter memory. "I was stung," he finished.

"Trust me, then," returned Mr. Clinch cheerily. "Me, I'm fifty-two this week, and I never been stung yet; not what you could call out-and-out stung."

The paper tearer stirred in his seat, hurled a snowstorm into the grate and glowered darkly at the other two.

"Nor have I ever been stung, not since the age of eight," he announced. "But I won't say I wouldn't have been if not unceasingly watchful."

Mr. Clinch gestured impatience.

"Watchful, sure! Who's wishing us not to be? Watchful first, last and all the time. But not misled by this something-tells-me stuff."

His teeth closed upon the cigar, his thumbs found the armholes of his waistcoat, he rocked gently, a monument of irreproachable sanity. Mr. Peck remained frozen. Mr. McIntosh stirred again.

Nurses and Doctors Shook Their Heads Over Him Long Before He Could Guess the Meaning

"Why'll they be taking so long? If the young man's sound as a nut, why should it puzzle their great skill?" he demanded.

Mr. Clinch approached the speaker, waving his cigar intimately. Mr. McIntosh flinched with every sign of disrelish, but listened.

"That's just it, Mac. Why should they take so long? Because they're conscientious, and because they're in there to take all the so-called gambling element out of this little deal.

"Just recall what I was telling Peck, here, about it's being a cinch bet. On the other hand"—he was again eloquent with the cigar, causing his listener extreme discomfort—"you ask if he's sound as a nut why should it puzzle their great skill. But, don't you see, that's the joker? If he wasn't in a state to puzzle medical skill to a certain extent, he wouldn't puzzle himself, would he? He wouldn't have the idee he couldn't last the time out, would he? And if he wasn't a puzzle, how long d'you think it would take him, with that will being drawn like it is, to get all the money he wanted at a reasonable rate? There'd be a line of 10 or 12 per cent money reaching from here to the corner right this very minute. It's only him being a puzzle that gives us this beautiful chance to pull off something good.

"Me? I only hope those boys in there don't find out he's too sound. It'd probably get around to them that like to take a sure chance, and first thing we know the odds would go down. Puzzle, puzzle, puzzle! I hope he does puzzle 'em right up to the limit. That's what gives us about 650 per cent on our stake."

"Six hundred and fifty per cent!"

It was a throaty murmur from the rigid Mr. Peck, throaty, yet somehow unctuous, a tone filled with the joy of living.

"At-a-boy!" cheered Mr. Clinch.

"You'll have had the estate appraised?" demanded Mr. McIntosh.

"Quit your kidding," rebuked Mr. Clinch. "You know it. The thing's solid gold—nothing but. And this lad's share runs well over seven hundred and fifty thousand."

"Seven hundred and fifty thousand!" murmured Mr. Peck, dreamily antiphonal.

"Something's telling him," observed Mr. Clinch humorously.

"And the will is sound?" Mr. McIntosh was almost pleading. "And the point about the death of the youngest heir is sound?"

Mr. Clinch flourishingly withdrew a document from an inner pocket of his coat. He unfolded it and partook of its cheer, under the steady glare of Mr. McIntosh. Mr. Peck remained apparently oblivious.

"Um-m-m-m-um," read Mr. Clinch to himself; then coherently, "'give, devise and bequeath all my estate to the Netherland Trust Company, as trustee, to have and to hold the same upon the following trusts, namely: *(a)* Said trustee shall pay annually from the net income of said estate to each of the persons hereinafter named the sum of two thousand dollars until such time as the youngest of said persons shall attain the age of twenty-one years, or in the event of her death before reaching such age, then until such time as she would have attained such age had she lived.'"

Mr. Clinch glanced up in triumph.

"There, got that? This cousin will be twenty-one in three years and two months. Or if she doesn't live, the melon will be cut up anyway on that date, so we needn't think of her. Right about it, ain't I?"

"Three years and two months," echoed Mr. Peck as if from remote space.

"And anyone that dies loses his interest?" demanded Mr. McIntosh.

"You said it! Here! Um-m-m-um —— 'Provided, however, that in the event of the death of any of said persons prior to such time, then his or her share shall go and be distributed to the survivor or survivors of said persons.' And that's that," concluded Mr. Clinch.

"And Seaver'll have to be taken care of," reminded Mr. McIntosh.

"Doc Seaver'll get his little old 10 per cent when the melon's cut," confirmed Mr. Clinch.

"Ten per cent," chanted Mr. Peck.

"And why not?" Mr. Clinch wanted to know. "Doc brought the melon to us, didn't he? And Doc could take it somewhere else, couldn't he? Live and Let Live is my motto. And besides, the three years' increase in this lad's share will more'n take care of Doc."

"But to think of a lad becoming decrepit at twenty-four; think of him going down into the valley of shadows—like yon battered wastrel!" sighed Mr. McIntosh with a nod of his head toward the listening Peck.

"I got most of my thirty-two teeth in my head this minute," said the wastrel.

"But this lad's not decrepit, and he's a million miles from the valley of shadows," Mr. Clinch averred triumphantly, with renewed wavings of the extinct cigar. "And that's what these two body sharps are going to tell you, just as Seaver did, the moment they think they've earned their fees in there."

"If you'll throw it away"—Mr. McIntosh's eyes followed the circlings of the waved cigar—"I'll purchase you a new one outside," he said, cringing each time it came close to him.

"It cost four bits," warned Mr. Clinch.

"Oh!" said Mr. McIntosh in a small voice.

"I thought so," commented the cigar's owner, regarding it fondly. "Anyway, don't I get this lad's dope from Seaver, from the cradle to the ——"

"——to the grave," came from the thin lips of Mr. Peck.

"——to the present moment," corrected Mr. Clinch. "First, he was a weak child with too much imagination; got to thinking early about death and all like that on account of his father's business—not husky to start with except in the imagination; no wonder he got the idee he was going to pop off early; no wonder he always had imaginary diseases and took in the hardest way what things he did have legitimately, things like measles and croup and tonsils and so forth; and no wonder he grew up to be what Doc calls the ideal hypochondriac. No wonder he's got his mind set now on popping off early, and no wonder he wants a little more than two thousand a year to do it on. Two thousand meant something when old Billop drew his will; now it's hardly small change. And mark my words"—Mr. Clinch became impressive with new pointings of the cigar—"this wad we give him for his interest in the estate will make a new man of him.

"Mind you, he's sickly, but not sick—a hypochondriac to his finger tips. He'll be able to lead the life of a professional invalid in grand style. Think of all the new doctors he can patronize, all the electric vitalizers and mind-cure fakes and holy faith healers!"

"Faith," said Mr. McIntosh, "will cure him of everything he hasn't."

"You said it! And that's all he needs to be cured of. It's the things he hain't got that scare him to death—like the things that ain't there that scare a kid in the dark."

"Won't you stay across the room with that cold stench?" pleaded Mr. McIntosh.

"Oh, very well!" Mr. Clinch went to stand again before the Lovers' Quarrel, fondling the cigar with ardent lips.

II

FROM his earliest days Rufus Billop had grasped life with a weak, a slipping hold. Nurses and doctors shook their heads over him long before he could guess the meaning of professionally shaken heads. He was an only child, and had, so it was said, come too late to a mother never robust. The mother's few remaining years were occupied in a jealous supervision of the doctors and nurses. The belated infant took things mysteriously, guard him as they might in surroundings entirely antiseptic. At times the routine diseases of his period befell him so abundantly that they overlapped. He would develop a new ailment before he was off with the old. Distinction of a sort accrued to him from this genius for hospitality. His mother was not above a pride in it, and one of his own early elations arose from the circumstance that the last of his measles and the first of his mumps were coincident in time.

At the age of seven, life for little Rufus had become a hazardous series of recoveries—partial recoveries, his mother insisted. He knew the medicine cabinet to the last vial, and could be trusted to measure out his own tonic drops or his tincture of iron or the stuff to build up his bones. The scent of drugs was never long from his nostrils, nor from his mind the fear that if he stood by an open window he would catch something new.

Through a window properly closed he would watch people passing along his street and wonder what they were catching, especially boys of his own age who were without rubbers, not bundled up as they should be—and some of them bareheaded! He knew they would pay dearly for the reckless exposure. He was less concerned for the passing grown-ups, even when they perched on lofty trucks and wore no coats. Grown-ups didn't seem to take things so inevitably—unless they were mothers.

His own mother shared the medicine cabinet with him, and he knew, as well as he knew his own, her particular drugs and the hours for their taking. More and more as the years went on he became aware that his mother was even less successful than he in combating the perils of life. She had shrunk almost visibly until she was a mere wisp of a mother, diminished in all but her fears for him, which he came quite naturally to hold in common with her.

Fathers apparently were another breed; big, jolly-eyed, hearty-voiced creatures with rough faces, who said they had never known a day's sickness in their lives, nor an ache nor a pain. More than once, when his own father uttered this swelling boast, he caught in it a faint quality of rebuke for sickly mothers and sickly little boys. Anyway, fathers couldn't stay at home to take medicine; they had to go to the store.

Years later, he used to wonder how it had come about that his seventh birthday found him with no illness; at least none that could be named or definitely localized. Even his solicitous mother reluctantly conceded his apparent well-being for the moment. True, she warned his father that the seeming respite was ominous, boding some new seizure, and she explicitly affirmed that the time was not one in which to dare the penalties of a certain festival that had been proposed. But his father had overborne his mother with a sheer weight of words, whether to his own relief or his apprehension he was not at the time sure.

He always remembered that preliminary of his first great adventure.

His big father had put an arm over the shoulder of his frail mother and said, "Nonsense, mamma! You've got scared and you've made him scared. Not that you ain't had your excuses. But you keep him shut up too much; how can he be like other boys if you don't let him out? And you say yourself he hasn't coughed any for two days. Well, then, here it's his birthday, and down to Madison Square Garden is the all-firedest, grandest, glitteringest,

(Continued on Page 34)

"She Shot Him to Get His Money. You'd Never Guess There Could be Such Outlandish Carryings-on in a Pretty House Like That, Would You, Now?"

CAN EUROPE PAY HER DEBTS?

HERE IT IS!! THE WORLD'S GREATEST REMEDY,-THE REAL PANACEA. IT WILL MAKE WAR IMPOSSIBLE, CURE CORNS, GROW HAIR ON A BILLIARD BALL, REGENERATE YOU MORALLY, FIX BROKEN BONES, SHINE YOUR SHOES, MAKE EUROPE WELL, ETC., ETC."
SENTIMENTALIST
PROPAGANDIST
CANCELLATION
FOR POOR EUROPE" BAND

CARTOONS BY M. L. BLUMENTHAL

The Cure-All

ON OCTOBER 16, 1922, the Secretary of Commerce, Herbert Hoover, delivered a speech in Toledo on the Repayment of European Debts to our Government. This address was interpreted as stating the position of the Administration. Since the Secretary of Commerce is also a member of the Debt Funding Commission, the position enunciated was taken to represent the standpoint of that commission.

Mr. Hoover gave it as his belief that the nations of Europe could pay principal and interest with exception of possibly 5 per cent; that repayment could be accomplished without imposing crushing burdens on Europe if Europe were at peace and at work; and that repayment could be accepted in this country without risk of industrial disorganization. He stated that the problems of adjustment with the several debtor states would need to be "treated with sympathy, but with the purpose of securing firm peace and recovery of the world." The secretary recognized that claims for postponement of payments were to be expected, and these were to be appraised on the basis of demonstrated conditions in the different debtor countries.

These propositions were hotly attacked, *ex cathedra*, by Prof. Edwin Seligman in the New York Times of November fifth. Numerous newspapers and periodicals—mostly of League of Nations complexion or self-styled liberals—favorable to cancellation of war debts followed suit to the professor's lead. The newspapers and periodicals opposed to outright cancellation of war debts rallied to the defense of the American position.

The Secretary of Commerce has not formally replied to the strictures applied to the address. In the meantime the meetings between the American and the visiting British Debt Funding Commissions have been concluded. The proposals of the American commission have been accepted by the British Government. Congress has authorized the funding operations agreed upon. These procedures involve modalities of payment; there is no deviation from the principle of redemption of obligations. No international debt of magnitude can be collected by force, and we are on international record as opposed to the use of force to collect debts. With one debt in the stage of funding, the subject lends itself to specific discussion. Such discussion may, it is believed, be effectively carried on by the use of the Socratic method of questions and answers:

What is the sum of war debts under discussion?

According to the annual report of the Secretary of the Treasury for 1922, the exact sum due the United States Government on November fifteenth, principal and accrued interest, was $11,656,932,737.45.

Included in this total are obligations in what sums and due from which governments?

Armenia	$13,673,174.37
Austria	26,942,394.00
Belgium	437,197,129.59
Cuba	7,740,500.00
Czecho-Slovakia	106,202,205.32
Esthonia	16,088,771.26
Finland	9,294,362.27
France	3,844,132,250.77
Great Britain	4,746,862,560.29
Greece	15,750,000.00
Hungary	1,888,135.89
Italy	1,932,715,485.51
Latvia	5,775,864.01
Liberia	29,518.85
Lithuania	5,728,872.23
Nicaragua	170,585.35
Poland	153,281,676.81
Rumania	41,992,599.28
Russia	232,313,968.15
Serbia and the S. H. S.	50,008,683.50
The loans to European allies in the war	$11,328,006,747.09
The loans to allies outside of Europe	21,613,778.59
The loans to war-succession states	307,252,211.79

The unpaid interest amounts to over $1,500,000,000. Hereafter only round figures will be used in this presentation.

When these loans were advanced what certificates of indebtedness were deposited by the borrowing governments?

Simply the following: "This certificate will be converted by the Government of the ——, if requested by the Secretary of the Treasury of the United States of America, at par, with an adjustment of accrued interest into an equal par amount of 5 per cent gold bonds —— conforming to the Acts of Congress." This was practically a demand note.

Have these terms been changed by congressional action?

When Congress created the World War Debt Funding Commission by the act of February 9, 1922, the commission was authorized to refund or convert obligations of foreign governments held by the United States into bonds having a date of maturity not to exceed June 15, 1947, and drawing a rate of interest not below 4.25 per cent per annum. The act expressly forbade exchange of obligations of one foreign government for obligations of another foreign government, and cancellation of obligations except through payment was interdicted.

Have any of these obligations been funded?

The obligations of Cuba and Nicaragua are funded. Congress has transferred to the Secretary of the Treasury special authority to deal with the debt of Austria. The debt of Liberia is included in a new loan brought before Congress. The debt of Great Britain is to be refunded in accordance with the new agreement that has been enacted into law. The debts of Belgium, Czecho-Slovakia, Esthonia, Finland, France, Hungary, Italy, Latvia, Lithuania, Poland, Rumania and the Kingdom of the Serbs, Croats and Slovenes await negotiations. Negotiations with Armenia, Greece and Russia are suspended until *de facto* governments are recognized by the Government of the United States.

Is the settlement with Great Britain to be regarded as the model for all settlements?

This settlement indicates the conciliatory spirit of the United States toward the most solvent of the debtor states.

When were these advances made?

The loans to the Allies in the war were made in the period between our entrance into the war and November 15, 1920. The loans to the war-succession states were made between the date of the Armistice and November 15, 1920.

In what way were the purposes of loans to the Allies in war to be distinguished from loans made to the war-succession states?

The loans made to the Allies in war were for the prosecution of the war, the liquidation of war contracts and the supply of essential materials during the months of disorganization following the close of hostilities. The loans made to the war-succession states were really political loans, money spent in the promotion of new states, enabling them to consolidate their political and economic independence from Russia and the Central Empires. Lending money to these new states was like making wagers on Mr. Wilson's theory of the right of self-determination of small countries. Repayment depends more on political stability than on the earning powers of the inhabitants within the present boundaries. The loans made to Austria and Hungary were for purposes of relief, and the advances to Finland, the East Baltic States, Czecho-Slovakia, Rumania and the Kingdom of the Serbs, Croats and Slovenes were in part intended for relief.

Of the total loans to the Allies in war, what part was advanced outside the period of our participation in the war?

The answer depends in part on definition. When we entered the war we permitted the Allies to use retroactively the proceeds of loans to pay off $900,000,000 of outstanding accounts due American manufacturers, bankers and traders for goods bought by the Allies on a purely commercial basis.

"At the very moment that the United States came into the war the British Government, with commitments in the United States running into hundreds of millions of pounds, was at the end of its tether. It had no means whatever of meeting them," says R. H. Brand in War and National Finance.

After the Armistice we extended further loans to effect liquidation of war contracts and insure possession of indispensable supplies. Seligman, who regards the amount lent after the Armistice as comparatively small, says that "these loans were made for expenses contracted during the war," and gives figures that total only $483,000,000. Otto H. Kahn, in an address delivered December 12, 1922, and entitled Immediate Problems, states otherwise:

"Of the $10,000,000,000 advanced by us to the Allies, a considerable portion—about $2,700,000,000, so far as I can ascertain—was advanced after the war was won, after the Armistice. Of the $2,700,000,000, or thereabouts, loaned to the Allied nations after the Armistice, that portion, at least, as was not applied to the settlement of war contracts here or is offset by valid counter claim, is intrinsically distinguishable from the balance of the Allied debt to us."

In an address before the Academy of Political Science in New York, November 24, 1922, the case was stated still stronger by Eliot Wadsworth, Assistant Secretary of the

Treasury, and Secretary of the World War Foreign Debt Commission:

"After the Armistice the United States continued its financial support to Europe on a liberal scale, not only to clean up war liabilities but to help meet the needs of old and new nations precipitately changing from a war to a peace basis. Loans of $2,500,000,000 under the Liberty Loan Acts, and $84,000,000 under the Relief Act, were made, while much-needed supplies were sold on credit by the Army and Navy to an amount of $575,000,000—a total of $3,159,000,000, or over 30 per cent of the total loans which we are now discussing."

These uses of our loans were proper and natural. But obviously they stand on a somewhat different footing from the uses of actual warfare. It is necessary to make this point, because cancellationists try to have it understood that our loans all went for soldiers' supplies, powder and shells. The loans covered needs of civilians as well as fighting forces. They covered a part of the period of postwar reconstruction. Some of the materials bought during the war on credit went into foreign trade during the war and since the war, in competition with our own goods. The British Debt Funding Commission did not feel it proper, in its public statements at least, to try to make a point of the distinctions. A billion and a half dollars of the total sum represents unpaid interest. Had the British made the funding agreement three years ago, a saving of some $200,000,000 would have been effected. That is one of the prices paid for cancellation propaganda.

Do the war loans to the Allies, apart from accrued interest, represent solely advances for purchases in the United States?

Here lies another misunderstanding. Professor Seligman speaks of "our relatively insignificant cash contribution, all of which, incidentally, was expended in this country and went to enrich our people." Mr. Baldwin, chairman of the British Debt Commission, was quoted in the press as having made the following statement:

"The debt is not a debt for dollars sent to Europe; the money was all expended here, most of it for cotton, wheat, food products and munitions of war. Every cent used for the purchase of these goods was spent in America; American labor received the wages; American capitalists the profits; the United States Treasury the taxation imposed on those profits."

Now this statement will not stand examination. Some of the loans were used, with permission of the United States Treasury, for the purchase of materials in foreign markets. A huge sum was devoted each month to pegging the exchanges; our Treasury paid the monthly balance of exchange bills in London. The total sum thus loaned was $1,500,000,000. This had the effect of keeping prices down for Allied purchases in all the markets of the world. We made a loan to enable the British Government to handle the 1918 wheat crop of Canada. We shipped silver to the extent of some $208,000,000 to India in order that the Allies might have jute. This silver we are now buying back from the mines at some 30 per cent above market prices. All in all, nearly a third of the loan to Great Britain was not expended in the United States for domestic supplies.

That was and is all right. It was proper to make the use of the advances outside of the country, despite the implied limitation of Congress. The exigencies of the war demanded it. But why the continuous declaration that all the money was spent in the United States? It would make no difference if that were the case. But it makes a difference to advance the assertion when it is unsupported by the facts.

What is the basis of the statements that Great Britain reloaned our money to the other Allies and that we loaned to the other Allies only on the security of Great Britain?

This confusion illustrates the danger of mixing business and diplomacy. In the Balfour note of August 1, 1922, addressed to the European Allies, was the following statement:

"Under the arrangement arrived at, the United States insisted, in substance if not in form, that though our Allies were to spend the money, it was only on our security that they were to lend it."

This statement was specifically refuted by Secretary of the Treasury Mellon and Assistant Secretary Wadsworth; also by the then Secretary of the Treasury, McAdoo, and Assistant Secretaries Crosby and Leffingwell. It was finally formally contradicted by Ambassador Harvey, presumably acting under instructions from Washington. The ambassador expressed the expectation that "the British Government will with equal formality and no less explicitness remove the misapprehension created by this unfortunate allusion."

The present government did not issue a retraction, but Earl Balfour—not in the present cabinet—issued a statement that was a circumlocution but not an explanation or a retraction. It is pathetic to see a man of the age, lineage and record of Earl Balfour made the instrument of a piece of Welsh politics.

When we entered the war Great Britain suggested that we finance the other European Allies outside of their own countries, she to withdraw all support. She requested further that advances to the other Allies for purchases in the British Empire or in neutral countries should be through her as a conduit. The trade advantage of being the conduit under such circumstances would have been enormous. We declined both proposals. But in lending dollars to peg the exchanges, this operation being centered in London, we did to some extent, nevertheless, let Great Britain act as the conduit for loans to the other Allies. To have followed the proposals would have meant not only financing the other Allies in their purchases in this country and in neutral countries, but also lending them money to pay for British coal and other materials.

The general contention of the British is that if we had financed the other Allies completely, she would not have needed to loan them anything and would not have needed to borrow from us. This is easy to say now. But it is doubtful if Great Britain could have carried her purchases in this country, supplied silver to India and held the sterling in a pegged position without advances from this country, even if she had made no loans to the other Allies. In any event, because we loaned Great Britain money to buy supplies here, and for other purposes, and she loaned money to the other Allies to buy materials in the Empire, that forms no basis for any statement that we declined to loan to the other Allies except upon the indorsement of Great Britain. Had we such an indorsement by Great Britain on the I. O. U.'s of the other Allies, the negotiations of our Debt Funding Commission with these countries would be quite different from what they will be.

The British proposition for our loans to the other Allies was an angle of the common-burden hypothesis—she had financed the other Allies for the first stage of the war, we should do so for the last stage. The proposal would have had a certain basis if the chief needs of the other Allies had lain outside the British Empire. But certainly it took a hardihood to expect us to make advances to the other Allies wherewith to purchase coal, shipping, wheat, tin, jute and what not from Great Britain or the dominions financed through her. We were in the war about a year and a half, and in that time spent on the struggle about as much as Great Britain in the entire war.

What reasons are advanced in favor of cancellation of war debts?

That the debts, though legal, are not moral; that the debtor countries are unable to pay; that it would injure us to receive payment; that cancellation would represent a contribution to international amity and a guaranty against future war in Europe.

The cancellationists try to prove too much. They remind one of the man who refused to go to the theater because he did not believe in the theater; furthermore he had heard that the play was not good; in addition he did not have

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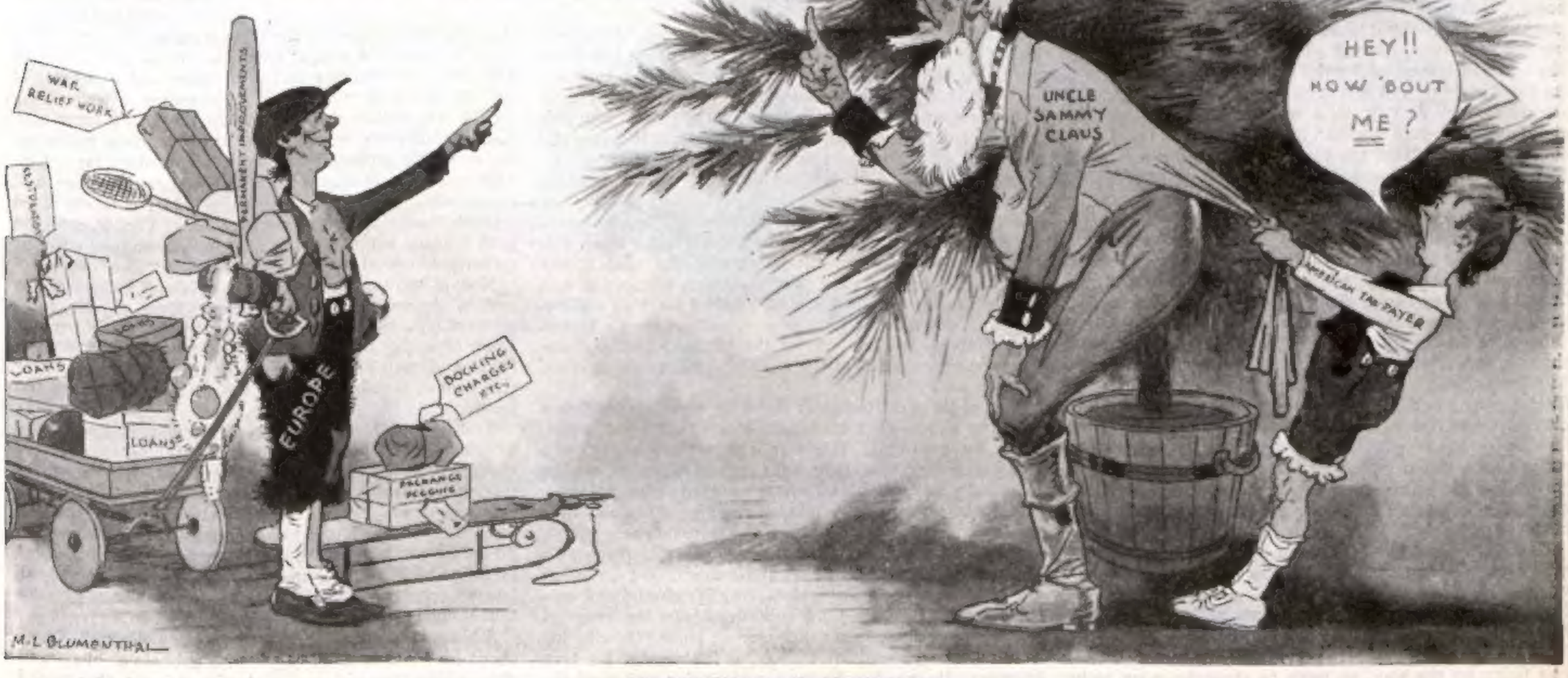

The Last Thing on the Christmas Tree

THE NOGG-HEAD

By George Allan England

ILLUSTRATED BY W. H. D. KOERNER

SHUFFLING, tapping with his bloodstained gaff, the blinded Newfoundland seal hunter at dawn adventured his derelict way across the vastly swinging floes. His path was aimless. All paths to him had fallen dark. For him the blaze of arctic sunlight, the quivering violet distances, the lakes and bays of evanescent emerald or of burnished liquid steel no longer existed. In the ice fields' garden of titanic jewels he groped through inky black.

"De devil's own hard knock, dis is!" he growled. "A wonnerful racket! A power o' torment, I 'low! Looks like I was goin' to clew up an' kim to anchor ferever, it do. I nigh an' handy to a fruz, s'help me!"

He shuffled wearily, limping by reason of feet already freezing. The spikes of his huge skinnywoppers—Eskimo sealskin boots—crisped the glaze of the ice. Crk-crk-crk—those spikes bit the surface. That sound, and the rapping slither of his gaff point, were blended with the slow, shrill, intermittent grinding of the floes—the very sound that you have heard o' zero mornings when wagon tires grind on frozen snow. But now the singing wheels stretched acres broad. All across the sea they drifted, striving together with forces incalculable; millions of tons' pressure that hove up pinnacles, clumpers, ridges, in cosmic travail.

"A hell of a do I'm in!" the sealer grunted. "I allus been tight an' tough as a wedder shroud, but dis now has got me in a wonnerful jam. 'Tis fair beyend ahl, s'help my sowl!"

"I'm Turly Cowed Out, I Am. Bate Out, Dat'm a Fact. A Shockin' Hard Punch I Got"

Where might be this blind man faring? Whither bound, through wildernesses of alabaster and pearl, of purple, and pale shimmering argent? He knew not. Two days before, a whistling blizzard had leaped out of the north, its hoar breath all a mad boil of snow and driven shot of hail. The blizzard's screaming fury had struck a resistless buffet against the go, or gang, whereof this man had been a member. It had cut off the gang from the black, grim, bloodsmeared old Narwhal ten or twelve miles to westward.

Driving across the frozen sea like charging armies, its rage had swirled down upon the score of men under command of master watch Fillyards. Swiftly worsening, it had swallowed ship and sky and icy plain. It had sheeted down the red reeking piles of sculps—sealskins—and had buried staring carcasses of whitecoats, or young seals; of bedlamers and saddlers, as the older ones are called.

More, it had riven loose the floes, and had thus drifted the men apart, with widening leads between them. Some had lived through the black dark of terror by keeping in little groups, huddled behind pressure ridges that had given some trivial shelter from bitter drifts of snow, from lashing knouts of gale. Some had even built fires with strips of seal fat dripping on fragments of gaff stems or shreds of spun yarn—the cords used by sealers for lashing gaff points to stems, or for staying-up signal flags on heaps of pelts.

Of the survivors who had seen next morning's shadowy, milky gray loom through the dying blizzard, some had made sorry shift away westward and had rejoined the Narwhal, now by order of her captain, Isaac Gaulton, burned down, or stopped behind an impassable knot of ice.

Some had never risen from their chilly bivouac. Others had fallen by the way, no more to struggle; soon to be whitely shrouded themselves under the same palls that had already inwrapped the victims of their fruitless butchery, seals that the ship now could never find. Frozen to ivory, some clinging together, many of the gang had perished. What fantastic attitudes, theirs! Two or three, crouching in prayer, had died thus, ghost-white figures in a spectral world of ice. The merciful north, pouring on them its chill anodyne, had made their last of life only a delicious drowsiness.

Some few, in a delirium that ere the pallid hour of morning had gripped them, had through the slashing loom mistaken the blackness of rifters—cracks—for that of the ship; had fought toward that blackness, plunged in and swiftly vanished. Others still had drifted away on wallowing pans, out into the blue drop, or wider waters. All but one of these had died under the blizzard lash and the whipped-up spindrift of the sea that presently had cased them in mail of ice.

Yes, of those drifted-away derelicts, morning had found only one alive—alive by reason of a vitality past belief. Alive, but ice blind. This man, tempest-driven on a pan that had ground against floes far beyond all sight from the Narwhal's maintop barrel where watched scunner Abram Stirge, was now tapping and shuffling his aimless way over the frozen North Atlantic, from nowhere, nowhere bound.

His name was Jonas Killoway, age rising thirty, status in life only a livyere, a dweller at Hauling Point Cove—at one of those grim, stilt-perched, tiny Newfoundland outports jammed into a fiord split deep into the crags of White Bay. Summers, a cod fisherman among the clinging hazes of the Labrador; winters, a follower of his trap lines over the muskeg barrens, each spring he joined the sealing fleet, bore out from St. John's for the ice fields vastly stretching off toward Greenland, and labored crimson-mucked in the reeking slaughter of the herd.

Thus he gained life for himself, for Nance Killoway and the flock of little ones that, ever growing, always kept him submerged in debt to the planter—which is to say, the trader—at Hauling Point. Though Nance—sunbonneted, heavy-booted, dripping-handed—slaved with him on the Labrador, splitting cod; and though some of the older children, bent almost double, day after aching day, turned the drying fish on the flakes, not all their toil together could reach to more than the barest of debt-ridden life. Yet now love of that life and of that ever-hungry family was roweling him, blind, numb, freezing by inches, on and ever on across the gleaming wilderness.

Thirty-six hours had passed since the blizzard had skirled down from the north. Two nights and one interminable day of agony. Now through an amber radiance the stars were paling to the second dawn. Into that dawn, over fields of giants' frosted cake, Jonas was creeping, shuffling, tapping. And as he crept, with all the agony of his toil-and-death-martyred race imprinted on his brow, something like words croaked from his blackened lips. Not heroic words, but merely human:

"A hell of a starm, dat was! A bloody perishin', I got! Man dear, I never de devil ever, since I been swilin'! My, my, my, such a state I'm in!"

Far beyond ragged ice horizons, the sun, a golden furnace, effulgently arose. As its broad rim topped the plain it spilled its overflux of incandescent gold among ruins like those of Thebes or Babylon. Its flaunting drench of flame laid a vast bar of fire ripples across embayed waters swinging in league-long swells. Its opaline dazzle drew up the fluted azure solitudes of distance into spectra of stupendous palisades, above which shimmered mirages farther than far. Emblazoned pinnacles and ridges glowed to primrose and misty gold, flashed to rose pinks ineffable, as facets of ice crystals flashed back the morning flare. Clouds, splendid with crimson banners flying, streamed down the east. But no horizon showed a smear of smoke to say "The Narwhal!"

Now as the sun swung higher, caves and hollows of the sea ice deepened to sapphire glows. Here, yonder, fairy glints of lapis lazuli and jade struck vivid flecks of beauty. Lines of scarlet and vermilion weltered wide across olive leads, and crags of ice swam mirrored in pools of copper or rich bronze that heaved with the vast suspiration of the ice world.

To this, to all the universe of hues, flames, glories, the freezing sealer Killoway was blind. Nothing to him were caverns of indigo and cobalt, of tenderest emerald, ultramarine and amethyst. Nothing was the enameled iridescence of dawn. Black, blood-clotted, hideous, the one discordant note in all that circumambience of wonders too divine for any telling, the man—whom the Hauling Point preacher had often assured that he was made in God's image—crept eastward to the open sea. A blot of ugliness that sought no more than life, he shuffled on and on.

A hideous creature, indeed, this Jonas Killoway. Down about his blind face, all caked with gobbets of blood and dirt—a face bewhiskered and with an old scar wiped

diagonally across the right cheek—his formless, grease-soaked cap was pulled. Frost locked his eyes and stiffened his ragged beard with beaded rime. His canvas jumper showed a crust of slain seals' blood; and this, and frozen spray, swathed him in a stiff carapace. His blood-soaked towline still coiled itself about his neck and right shoulder His trousers, even more sanguinary than the jumper, were crammed into immense skin boots tied with thongs below the knee.

A leathern belt girt his huge body. Huge indeed; for this Jonas, mark you, would tip a scale at two hundred and fifteen, and—could he have been induced to stand erect would have topped six-four. Cut on massive planes, heavy-shouldered and mighty-chested, narrow-hipped, with muscles primitively powerful like those of archaic Egyptian sculpture, he moved as we fancy our anthropoid ancestors may perhaps have moved in ages unthinkably remote.

At his right, and back, dangled his sculping knife in its sealskin sheath; at his left the steel for whetting it. His hands bulked immense in their fox-and-goose patterned cuffs—mittens—stiff with frozen sea spray. His right hand gripped the gaff—the long-poled, cruelly barbed and hooked killing weapon of the sealer. It was with this gaff, which had slain thousands of seals, that he was groping his dark ways, rap-rap-rapping on the glare of ice.

Slowly, with as heavy pain as his simple nerve organization could feel, this lost and repellent creature now fared struggling forth, directionless and terribly alone. Alone! In all that stupendous sweep no other sign of life was visible. The pure horizons yielded naught but ice. No gull soared and teetered. No turr flopped with swift, clumsy, fat-bodied scurrying. No fox slunk across the plains of gleaming white. No seal bobbed, flashed, sported in pools tarnished by sunlight to molten brass.

Alone and dying he was; he who only thirty-six hours ago had so lusted for the kill and joyed in it. Now, doomed, he still kept struggling onward. He knew not where away or to what goal; but the life urge still within him drove him coercively as a master drives a scourged slave. His gait had become a limping hobble; for all his toes, both heels and most of his right instep were frozen. As he dragged along he groaned and jolted out curses. His was no spirit of resignation, nor yet of mute heroism.

"Hell's flames on dat starm as putt me where I'm to!" he grunted through frost-blackened lips. "An' damn dis dose of ice blind!" With a frozen mitt he smeared at his eyes like raw beef. His breath gusted away in tenuous white vapor on the cutting cold of wind. "I'm turly cowed out, I am. Bate out, dat'm a fact. A shockin' hard punch I got. Where to hell's flames dat Narwhal got to, an' where ahl dem fellers gone?"

Tap-tap-tap, he shuffled onward, nowhither at all, skirting ridges, feeling his way round pinnacles, sometimes doubling on his tracks. Despite his boot calks, or sparables, he sometimes slipped, stumbled, almost fell. But always he kept firm clutch on the precious gaff. That gaff, ever the seal hunter's extra hand, must now be eyes as well for Jonas Killoway.

Now and again, as the gaff point struck into sludge at the grinding edges of floes, he stopped and poked with caution infinite. Not now, as formerly, could he run and copy—jump—across, light-footed on tilting fragments. He who had been a very gemsbok of agility must now creep and crawl. A single plunge into icy waters would be the end for him. Once in a way he jammed his gaff into the ice, cupped his hands and emitted a hoarse, weak bellow. Formless and wordless that bellow was; only a kind of animal-like roar, snatched away by the icy fingers of the wind:

"Ay-yay-ya-ya-ya-ya-a-a-a!"

He listened. No answer. None ever came. No sound arose from that enormous vacancy save the grinding of the ice gods' mills, the vast tremors and splintering roars of split floes as they travailed with thunderous grumbles. He hailed, facing all ways, his skirl like the belling of a wounded stag. But never any shout or steamer's siren made reply. So he forbore; groped for his gaff and once more, tap-tap-tapping, held to his course out of the nowhere toward that selfsame goal.

Higher the young sun burned, irradiating the frozen world with luminous and vivid glories. A miraculous, incredible drench of light rained down upon the fretted ice grotesquely carved; ice that, at the edges of pans, shaded through brine to hues of heavenly entrancement. Hummocked on torn horizons, streaked with sparkling leads in vast reaches, the whole world dizzily rocked. In the stupendous ocean swell that hove the man far aloft, then dropped him into the marching valleys of its swoop, the universe seemed swaying with incredible slants.

Glittering ice armies of the pinnacles, dazzling crags of white, beckoned and nodded each to each. They pendulumed in majestic advancements and recessions, dancing their awful minuet. Columns, plinths and pediments of shattered temples swung. From pools, struck up by the searing cold, wisps of vapor fled away; and through this wonderland of austere and formidable splendor still crept the blind man, black and bloodied. Epitome of human ugliness in this englorified Colosseum, the microscopic ant of life that called itself a man—one of the world's ruling species—groped on and on, dying, but still refusing to die.

After a long, long time, judging the hour well on to noon, Jonas Killoway paused to rest in the lee of a ridge. Food, he had none. Yesterday he had devoured the last crumb of dirty hard-bread he had dredged from his pocket, and famine had begun to set an insistent stride. Coupled with the pierce of the cold and with the numb ache in his legs, now this pang of starvation cruelly transfixed him.

"If I had arr bite, an' a nick o' fire," he muttered, "I'd soon get on an even keel. But widout 'em, damn me if I got a cockroach's chance! What kind o' bloody fooly I was, to go ten mile from de ship widout a pocketful o' duff an' widout narr match!"

A match! He would have bartered half his life for a match. With a match he could have made fire from his oil-soaked towline and his gaff stem. He could have nursed a flicker of flame for hours, perhaps have thawed his feet; and well he knew that unless he soon did something for those feet they would be past all helping.

He groped to an ice block, flumped down there and savagely smeared at his eyes, but could not open them. The fruitless effort gave him pain exquisite. He swore vitriolically, but more weakly now. Then he dragged off boots and socks and tried chafing his feet with a little scooped-up snow. But, lacking any vital warmth in his whole body, he got no good of this.

"I 'spects dem gone a'ready," he admitted, putting on socks and boots again. "Dat starm kitch me on de lee quarter, ahl rate. Me moorin's slup. You'm wonnerful nigh an' handy to bein' a hulk on a lee shore, Jonas Killoway; dat'm what you is!"

He slit a strip from one boot top and fell to gnawing at it, mumbling and boggling with his few remaining teeth. Few; for young though he was, a diet of white flour, molasses, soft-pulped fish and brewis had already—as with so many livyeres—ravaged his dentition. But even with all the teeth in the world, nothing was to be had from the sealskin.

Long ago an Eskimo woman named Pau-guk, at Nain, had already chewed that leather by way of tanning it, insomuch that, after she had finished, no nourishment had remained; and presently Jonas spat out the leather. He hitched up, another hole, his blood-smeared brass belt buckle that bore the inscription, Christian Brethren Cadets. Then, cursing with splenetic feebleness, he lumped there motionless, sagging, starving, dying.

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Again He Groped, Creeping, Flinging His Hands About. By a Hair's Width He Missed His Quarry

Thanks for Your Kind Efforts

By SOPHIE KERR

ILLUSTRATED BY JAMES H. CRANK

MR. ARTHUR EMBURY THOMPSON stood before the mirror and cerebrated violently. The mirror was of purest colonial maple and hung above the purest colonial maple chest of drawers to be bought with money. The room also contained an ultra pure four-post canopied maple bed, another maple chest, several maple chairs, a maple butterfly table with pine top, a maple lowboy, a maple highboy and a maple stool. Yes, it was a large room; one of the many guest rooms of the suburban mansion—"mansion" is the word—belonging to William Barkwell, head of the flourishing, long-established manufactory of Barkwell's Bitters. Mr. Thompson's sister Emmeline had thoughtfully married William Barkwell and his unlimited resources when everyone but herself had given up hope of her ever marrying at all. If there were some unkind souls who insinuated that she had had to chloroform him to do it, set their remarks down to envy and jealousy, for it is not true. Mr. and Mrs. William Barkwell were a happy couple, as couples go; he making heaps of money and she spending a like amount with perfect respect for each other's ability.

Maple in pure colonial form being the last and latest cry in fashion's furnishings, Mrs. Barkwell had hastily removed the Louis Seize suit from this guest room and had it done over. Blue-and-white hand-woven coverlets, each dated; authentic Steigel glass; a supremely rare pitcher of Bennington ware—these supplemented fittingly the golden glow of the old wood. The bath that opened from it, a poem in blue-and-white tiling, monogrammed towels, crystal bottles and boxes, was an anachronism, if you like; but that could not be helped. Old pewter candlesticks and sconces, fitted for electricity and shaded with mellow old prints, united the modern and the antique. Mrs. Barkwell would have liked to use candles instead; but what can you do, my dear, when the servants simply will not take the proper care and one's husband declaims about fire risks? Even so, Mrs. Barkwell's maple room was regarded as a perfect darling by all of her friends, and she anticipated further compliments from her brother. Arthur had excellent taste. Not, to be sure, so very much else.

He Became Very Attentive, and Devoted Himself to Giving Me a Glorious Time

It was on that very subject, but not stated with such frankness, that Mr. Thompson himself was cerebrating. It had been more and more brought home to him that his life lacked certain satisfactions. And then his hair—look at the confounded stuff! Creeping back from his forehead, creeping away from a round spot on the upper back of his head, and every day in every way undeniably getting thinner and thinner. Arthur Thompson liked his hair. It was dark and had a slight wave in it that had made him—at nineteen—look a little like the young Shelley. Now, at forty-two, it had seemed to grow discouraged; and in spite of all sorts of tonics, massage and electric treatments, it was like the Arabs of the poem, silently stealing away.

Even as his hair had thinned out and disappeared, so also had many other good things of his life. His income, to begin with. It had never been large; but under the assaults of increased club dues, increased traveling costs, increased restaurant and hotel prices, soaring rents and servants' wages and tailors' bills, it was nothing at all—just simply nothing at all. Mr. Thompson was fastidious. He liked to have a smart little apartment, a reliable man, English preferred; he preferred motors to walking; he wore silk underwear and he had his shirts and boots and gloves made for him as religiously as he did his suits. He would have liked to have his hats specially made, also; but it had, somehow, never seemed practicable. A small thing, but fretting.

He had always liked to entertain—a box at the theater, followed by a well-ordered supper in some very good place where one saw all one's friends; flowers for the ladies of the party; that was the sort of little affair he did and did well. But now one such party put a crimp in his check book that lasted for a month.

He was something of a collector, too, Chinese snuff bottles being his specialty; but he hadn't been able to buy one for over two years, and he was contemplating the sale of those he already had. But they made such a decorative spot in his bachelor sitting room, and sounded so impressive as a topic of conversation among those whom Mr. Thompson called the new people.

Mr. Thompson liked to read the new books, to hear the new music, to appear at the opera and the horse show and the most important balls and dinners of the season. To some of these he was still invited, but he liked to play host himself. He was no piker, Mr. Thompson. He was simply a man of refined superficial tastes and no energy or inclination toward any form of productive labor.

The devil of it all was that so many of his old friends were in exactly the same boat; and if he was still to maintain any semblance of his usual social activity he must train with the new people. Quite honestly, he did not like them. They made him uncomfortable. They had so much money and they made it so evident. They did not know the nuances, the subtleties of society, as he had always known and practiced them. They rushed about so.

And the most of them, the ones who kept things up at the liveliest pace, were so blatantly, inexcusably young.

He thought it round and round and round, and he couldn't see any avenue of escape. He was due to be put in the discard as a poor, outdated old beau, a hanger on the edges; and as he grew older—ah, he shuddered at the picture—he would be utterly forgotten He wouldn't even get an obituary notice in the society weeklies. At that thought moisture came into Mr. Thompson's eyes, oozing drops of sincere self-pity. Oblivion could go no further.

Of course, there was Emmeline. Emmeline had helped him in many ways, with occasional small gifts of money, unsolicited, it is fair to say, by him, but generously offered by his sister when she saw him in financial distress. Also, he had the occasional use of the Barkwell limousine, and the advantage of stays at the Barkwell country home when he needed to retrench, with tickets to affairs which she could not attend, and always affection and understanding and advice. It was unfortunate for Mr. Thompson that Emmeline turned more to politics and executive philanthropy than she did to society. She had a man's brain, had Emmeline Thompson Barkwell; and being physically as stern and rock-ribbed as the New England coast, she had a good bit the appearance of a man, also—a man masquerading in excellently made woman's attire. In their youth it had been frequently remarked that Emmeline should have been the boy and Arthur the girl, and that Nature had jocosely mixed them up. There was much truth in this view.

His thoughts, his habits warned him—nay, urged him to consult Emmeline in the present crisis. Should he go on as he was going, down this pinching, ever-narrowing path, or should he attempt some drastic action which would bring back—which might bring back the glory and the splendor of his youth? Nothing, he felt with bitterness, could bring back the glory and splendor of his hair; but if

he could somehow once more place himself in possession of an adequate income, an income on which a gentleman could live properly, the loss of his waving locks might be borne with a certain equanimity. Emmeline was sure to have something to suggest.

In suggesting, Emmeline was a master mind, and she loved doing it

Leaving his maple fastness, Mr. Thompson went out into the tiled arched hallway in the Spanish style—down a stairway imported bodily from an English castle of the Elizabethan flavor, and into the morning room, which struggled to express French *joie de vivre* and the business-like necessities of a woman who has many and diverse serious interests in all of which she takes a leading part. The hangings were *toile de Jouy*, the rug was a sprightly Aubusson; but Mrs. Barkwell's desk and secretary's desk, her files and typing machine spelled labor.

Luckily Emmeline was there, dictating into one of these dark mechanisms that have here and there displaced the slave of the notebook and pencil.

"— and if the committee finds itself in need of further funds, comma, I recommend that an appeal be made, comma, not only to ——" she was saying in her clear, delightful voice. Think what you like about Mrs. Barkwell's activities and figure, you had to admit that her voice was exquisite, and that is no mean thing in any woman.

She stopped the machine as her brother appeared.

"Arthur dear, I hope you slept. It's a wonderful morning. What are you planning?"

"Have you time to talk to me, seriously, Emmeline?" asked Arthur. "I know you're so busy —"

He looked deprecatingly at the folders and baskets of correspondence.

"Of course I have. But let's walk. I can take my hour of exercise while we're talking."

Mrs. Barkwell thus comfortably rearranged her morning. They struck off down the road, the tall, decisive woman and the not so tall, rather blurred man; and to get away from the motors, which made walking less of an exercise than an acrobatism, turned into a lane and thence across country toward the hills. Mr. Thompson poured forth all his woes in detail. They had gone two miles before he was through.

"It's an impossible situation, Emmy," he concluded, "and I am desperate. I have lived my life with dignity and enjoyment, and now both of these are leaving me. I don't know what to do or where to turn. But I am almost ready to consider regular employment." He could not quite utter the rough word—"work."

Mrs. Barkwell had listened to this long recital with entire sympathy.

"I hadn't suspected things were so bad," she said at last. "But don't fool yourself into thinking that you can work, Arthur, for you can't. You have no idea of the modern rush and competition—and then the preliminary training. Quite young things go to business colleges and come out far better equipped for business as it is today than you are, for all your education and knowledge of the world. It's harsh, but it's true."

"But I thought perhaps banking ——" faltered Mr. Thompson.

"No," said his sister "No, you wouldn't stand a chance unless you took some wretched little clerk's job, which would mean long hours and monotonous duties and unpleasant associations. Of course, you're by way of being a connoisseur, and you might make a connection with some art firm ——"

"Emmeline," cried Mr. Thompson, in agony, "I can't I won't sell things! I'd starve first! Whatever I am, I am at least a gentleman."

"There," said Mrs. Barkwell slowly, "is just the difficulty."

They walked on in silence for a while, Mr. Thompson knitting his brow in distress he was carrying his hat in his hand so as to give his hair the tonic of the fresh air and the sunshine and his sister quite visibly thinking.

"There is one way," she said at last, "though I rather hesitate to suggest it. You know, Arthur, you are so fastidious."

"Never mind that; we are alone."

"If you could bring yourself to think of marriage. Wait don't stop me! Marriage with a woman young enough to be a companion to you, but old enough to have sense say, in the late twenties or early thirties a woman who would appreciate your amiable character and superior social position — -"

"But, Emmeline, I can't live on my income myself. How could I maintain a wife?"

"—— one who would have a substantial, well-invested fortune ——"

"Emmeline, I have always thought of fortune hunting as the lowest form of graft"

"It isn't fortune hunting. Do you give nothing? Are you no one? You have a very definite position, and, with money, it would be at once strengthened and emphasized. As for our family, you know there's no one who can show a more distinguished or better authenticated line than ours. Two signers! Three generals! Statesmen! And farther back, nobility! I've always regretted that we didn't have a royal bar sinister somewhere, but I never could find one. Barring that, what more is there to wish for? How many women there are who would give their huge fortunes for such an alliance! Really, Arthur, you are too modest."

There was a further silence. At last Mr. Thompson murmured, as one who hesitates to urge a worthless claim, yet who is impelled by an unconquerable impulse, "Margaret!"

Mrs. Barkwell received it as a challenge.

"I would not have mentioned her, Arthur, unless you did. Yours was only a boy-and-girl romance. Margaret has been dead nearly twenty years, and there is no treason to her memory in what I have suggested. She was a lovely generous creature, and she adored you; she would be the first to urge you to secure yourself against a forlorn, dreary old age. I know it."

"Do you really think so?"

"I know it," repeated Mrs. Barkwell in her most impressive, head-of-committee manner. "What would you desire, were conditions reversed? If she were living, and in your position, would you grudge her the comfort and consolation of another affection? Certainly not! And equally certainly, you will not maintain that she would be less open-minded than you are in such a matter."

Mr. Thompson put on the expression of one who is convinced. It was just a little difficult to remain bound to the slight, very slight memory of his one and only love affair. Margaret Renshaw had been their neighbor when the city was a much smaller place She was in the same set. She was slender, pale as a tea rose, with fly-away brown hair and eyes that ever looked wistfully on the world she was to stay in so short a time. She and Arthur had had an affair that was one-third poetry, one-third moonshine and one-third propinquity, nothing more; but after her death he had magnified it into a grand passion, and his allusions to it had given him great vogue with many crops of debutantes. Of late years, however, the hardier young women who danced such unseemly steps and used such strange dialect in speaking, who rode and tennised in such a powerful unladylike fashion, and dressed their bodies into such a state of high visibility, had not been a sympathetic audience to his sad story. They were inclined to yawn and to snicker. Mr. Thompson had hardly mentioned Margaret for many months; and though he would have died rather than admit it, he had not thought of her, either. His present protest was no more than the conventional tribute of a gentleman who dates back to the height of Tennyson and Ouida.

"That is true, Emmeline. I have never thought of it in just that light," he ventured at last.

Mrs. Barkwell smiled with satisfaction, and at that smile some obscure

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Mr. Thompson Changed the Subject to a Short Direction About a Proper Poise in Sitting One's Horse

THE TRAGEDIES OF MR. PIP

By Edgar Jepson

ILLUSTRATED BY MAY WILSON PRESTON

FOR Charles Edward Pip the twenty-ninth of May was a great day, not because it was the anniversary of the fortunate elusiveness of Charles II, but because on that day Alexander the Great, a popular London tailor, was sending to him his new suit. New suits did not often come Mr. Pip's way.

During the last hour of that eventful afternoon the hands of the clock in the outer office of Messrs. Walton & Woodberry, the Oriental importers, who paid Mr. Pip three pounds a week for his services, moved with a slowness even more exasperating than usual. When at last the hand pointed to a quarter of a minute to the half hour and Mr. Pip left the office he could not rightly be said to dash to the tube station. He had a sense of dignity which forbade movement of such violence in the city of London. But he did move through the throng of workers with surprising celerity, and undoubtedly completed his journey to that station in the best part of a minute less than his last record. In the station he had never known a lift slower filling or slower descending, or a train longer coming or slower going when he was in it. Nevertheless, he reached his bed-sitting-room at 19 Gore Street, Notting Hill Gate, twenty-one minutes after leaving the office, which was three minutes less than the usual time spent in transit.

Alexander the Great had been punctual; the brown-paper parcel lay on the bed.

Mr. Pip's eyes shone upon the brown-paper parcel very brightly. But he did not spring at it. With a self-restraint little short of magnificent, he first lit the gas ring and put the kettle on it. Then he did take up the parcel. He felt that he ought to untie the string of it; perhaps, with a self-restraint little short of heroic, he would have untied it, had not Alexander the Great tied up the treasure with such a large and elaborate knot. He cut the string, unwrapped the suit with reverent fingers, laid it out on the bed and gloated over it. It gave him exquisite pleasure. But it must not be supposed that he saw himself, once in it, the cynosure of every eye.

He merely saw himself the well-groomed English gentleman. He did not at once get into it.

There were, indeed, other garments to be got into first. Mr. Pip did not dress piecemeal, by instalments. There are those who buy a hat; then, a month later, a pair of boots; then, a month later, a necktie; then, a month later, a pair of socks; then, a month later, a suit of clothes. The result is that the new suit of clothes makes the hat appear of a shabbiness almost disreputable and the tie merely a trifle less shabby than the hat. With a sagacity unusual in a man of twenty-two, Mr. Pip made it his practice to buy all these things at the same time, so that they were all, so to speak, in fullest bloom together. He let them fade together slowly and equally, till, as the serpent sheds his whole skin, he shed them in a lump and, again as the serpent, bloomed afresh from end to end.

While the kettle was boiling he put on the new shirt, the new collar, the new tie of a delicate shade of blue, the new socks, which matched the tie, the new shoes, which should all enhance the well-groomed effect of the new suit. Then his kettle boiled and he made tea. Then he put the egg on to boil. Then he did put on the new suit.

As She Passed She Almost Scorched Him With a Glance of Blazing Fury

His mirror was not of a size to give him a view of more than a small section of it on him at a time. Those sections were satisfactory.

He had his tea in a warm glow of satisfaction. After it he put on his new straw hat, took from a drawer his new gray gloves and the new silk handkerchief, which matched his tie and his socks, took his cane from the corner and went down the stairs. In the passage which served 19 Gore Street as a hall he hesitated and then stopped. He felt that he must be appreciated at once. He went to the top of the kitchen stairs and called, "Mrs. Marling! Mrs. Marling!"

Mrs. Marling, his landlady, was one of those active, bustling women. She could have heard from the kitchen very well anything he had to say. But as he had known she would, she came springing lithely up to the top of the stairs.

He said, "I should like a sausage for breakfast, please."

"Yes, Mr. Pip," said Mrs. Marling, running a bright eye over him. Then she gasped and added in a tone of profound admiration, "Lor, Mr. Pip! What a swell you do look!"

Mr. Pip slightly preened himself as he said, "It's about time I was wearing something decent, don't you think?"

In the matter of wearing well, his old suit had belied the lush hopefulness of its vender.

When he came out into Gore Street he looked wholly unsuited to its quiet squalor. He looked little less out of place in the more pretentious squalor of High Street. Only when he came into Kensington Gardens did he seem to be in fitting surroundings. He had achieved a great effect of fashion.

This was owing to the fact that the cutter of Alexander the Great had followed, with some reluctance, Mr. Pip's reiterated instructions to cut the suit to fit him loosely, so that it lacked the usual skimpy spick-and-spanness of the suit of the city clerk. That sagacity which was one of his most valuable qualities had sent Mr. Pip to Piccadilly, Pall Mall and St. James's for his models, not to the advertisements or the stage. He had observed that on what he believed to be the real swells their clothes sat easily; they conveyed no impression of constriction.

He had certainly achieved the effect he desired. He did look that now rather rare object, an English gentleman. But his face was an even greater factor in this effect than the new suit. He was fair, with a clear skin slightly tanned, a chin that would grow squarer and more prominent with the years, thin, sensitive lips with a slight upward, humorous curve at the corners, light blue, cool, northern eyes, and a large, thin, high-arched nose. He stood five feet ten in his socks and was very slim. He would fill out.

In his satisfaction at the effect that he had achieved he walked through Kensington Gardens with the air of being their proprietor; when he came down to the Serpentine he gazed upon its placid waters as if they belonged to him. He observed the persons who passed him with a benignant air, and the more beautiful the persons the more benignant was the air. Those beautiful persons also surveyed Mr. Pip with a benignant air, but not so directly or with so marked a benignity.

For a long time there was no room in Mr. Pip for anything but satisfaction at having achieved the effect at which he had aimed. Then came the stirrings of romance. The sun, the air, the scene, and the feeling that he really looked a well-groomed English gentleman called for something in the nature of a crowning glory—an attractive, female crowning glory. His gait changed ever so little. It did not become jaunty, for he had observed that his models never walked with a jaunty air. It merely became more assured. His air became more alert, his eyes keener. He surveyed passing persons, distinguished by their beauty, with a gaze no less benignant but more searching. He observed several who looked as if they could well supply that romance for which his spirit craved; they even looked, he thought, not unwilling to supply it. But they were separated from him by an infrangible barrier. He had not been introduced to them.

Mr. Pip was not timid; he was not even shrinking. He had been born in London. He did not suffer from that fear of the other sex which renders so many susceptible young men incapable of the action for which that susceptibility calls. But unfortunately he could never bring himself to address, unintroduced, a female person of distinguished beauty unless she smiled at him or lost her handkerchief. And then, for Mr. Pip, that smile and that loss were apt to impair her attractiveness. Young though he was, he had already discovered that the really attractive seldom smile at the unintroduced. None of the persons of distinguished beauty who passed him went so far as to smile. Their lips may have started to become wreathed with a smile; it may

even have been an effort to them to check the process, but they did restrain themselves.

The sunlight grew a little less bright, the air a little less balmy, the sense of being a well-groomed English gentleman less satisfying. What were these things without romance? Mr. Pip's soul began to ask him, somewhat impatiently, what was the use of being arrayed like Solomon in all his glory without at least the beginning of Solomon's establishment? Almost imperatively it demanded romance.

It got it.

He had crossed to the other side of the Serpentine and was moving, now a little moodily, along that less frequented bank, when there passed him, at a considerable speed, the person of the most distinguished beauty he had up till then observed.

She was dark, dark haired, of a warm and vivid coloring, with delicate features and large, dark, furious eyes. The knowledge that they were furious was forced on him by the fact that as she passed she almost scorched him with a glance of blazing fury. It came as a shock. He had never seen her before. He had never even had the chance of doing anything to deserve it.

Then he saw that she was walking jerkily, with an immense tenseness, a rigidity in the way she held herself with her arms held down straight and both her fists clenched. Then, twenty yards farther on, she threw up her right hand, shook her fist at the sky in the manner of one who can really stand the cosmic whole no longer, and jumped into the Serpentine.

She must have known her Serpentine, for she had found a spot deep enough to drown in, and sank like a plummet.

Mr. Pip ran, and as he ran he pulled off his coat and waistcoat. Had there been time he would also have divested himself of the trouserings of Alexander the Great. There was no time. With a bitter pang of anguish at the thought that he must spoil them, he dived into the cloud of mud rising from the spot on which she was reposing.

He dived right down onto her and his hand found her hair. It was no time to be particular. He got a good grip on it and jerked her upwards. She rose easily enough, but her head was hardly above the water when she began to struggle fiercely.

He was glad that he had not gripped an arm. From the vigor with which she struggled he made no doubt that had she been able to get a hold on him she would have drowned both of them. Holding her in front of him at the full length of his arm, so that she had nothing but water and air to struggle with, he kicked out, propelled her back to the bank and drew her up it by the hair.

To his relief, she ceased her struggling, sat down, and gasping, coughing and spluttering, rubbed the back of her head. She no longer looked furious.

Mr. Pip was. He said in a tone of unmistakable, heartfelt sincerity, "You silly young idiot, what on earth did you want to go and do a senseless thing like that for?"

She looked at him but did not answer. She coughed and spluttered and rubbed the back of her head. He collected his coat and waistcoat and hat and gloves and cane, and returned, holding them well away from his wet body.

The general public, headed by a small boy, was arriving.

"Come on! Get up! If you're not out of this quick you'll get into trouble! Come on!" he said in sharp, imperative accents that lacked true sympathy.

The girl rose, still coughing, and took a couple of tottering steps. She was no longer a person of distinguished beauty. Her face was half hidden by strands of lank hair which looked rather plastered to it; the warm and vivid coloring was faded; her fine eyes were watery. Her expensive hat was no longer chic; her expensive frock, clinging soppily to her figure, had lost its lines.

Mr. Pip stuck his hat on his wet head, his gloves in his coat pocket, and holding his coat and waistcoat well away from him in his left hand, gripped her arm with his right and said, "Come along! Pull yourself together!"

But they were not to get away so easily. A park keeper arrived. A man of leisure, here was a break in his monotonous life.

"'Ere! Wot's up?" he said.

The small boy who had arrived in the van of the general public informed him.

He said, "She jumped into the water. I seed 'er. 'E fetched 'er out, 'e did."

He pointed to Mr. Pip

"Wot?" said the park keeper in startled but pleased accents. "Attempted sooicide!"

Mr. Pip said something short and sharp under his breath as a vision of a police court rose starkly before his mind.

He said aloud, "She did nothing of the kind! She tripped and fell in."

"She jumped! I seed her jump!" said the small boy.

Mr. Pip's fury had not diminished. It had merely turned cold. He turned on the small boy savagely, and presenting his cane to his view, said, "Do you see this?"

The small boy admitted that he did.

"Well, if I hear any more of your lies you'll feel it," said Mr. Pip. Then he turned on the park keeper and added, "She fell in, I tell you."

"I fell in," said the half-drowned girl miserably and untruthfully, but with a certain decision.

Mr. Pip led her firmly away. The park keeper accompanied them closely. The general public accompanied him—for the most part with its mouth a little open.

"'Ere!" protested the park keeper vehemently. "That's all very well! But I must 'ave your nimes and addresses. The perlice may want ter go into this."

"'Ear, 'ear!" said members of the general public, wanting more.

"What's you nime and address?" shouted the park keeper at the half-drowned girl.

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As His Eyes Rose From the Frock to the Face of its Wearer, He Recognised Sarah Ann Pygge

THE ACCOUNTINGS OF A REAL-ESTATE MAN—By Felix Isman

Why Booms Come Suddenly, and What to Do About Them

A Corner of Broad and Chestnut Streets, 1902 — *The Same Corner as it Appears Today*

HOW far can you throw a stone? My fifteenth-story office is on two main thoroughfares of the United States—Fifth Avenue and Forty-second Street.

Real-estate values have leaped and bounded in this locality the past ten years; it is rapidly becoming the country's greatest business center.

Yet close at hand, so close that I was going to say within "a stone's throw," there lies a district in which you can buy land for less money than the bricks in the old buildings are worth—certainly far less than you could have bought or built there fifty years ago. A strong man might hit the rim of this section with a pebble if he threw it in a high trajectory to clear the intervening skyscrapers. Babe Ruth at his best could probably drive well inside the rim.

Twelve months ago I bought a plot in this district for a client, paying $16,000, which would not replace the three-story tenement upon it. One block away from this building you can see the district of which I speak, and also the Grand Central Terminal.

This district is a few minutes from the Grand Central Terminal and on its back; it can only look upwards. Doubtless there will be a real-estate boom there, and people will say, "Marvelous! If we had only known!" For people seldom notice real-estate advances until they materialize in booms, and believe that they happen accidentally, and that those who profit by them are just plumb lucky.

Slow Growth

PEOPLE also think that the real-estate operator creates such booms by some mysterious jugglery not entirely honest. As a real-estate man who literally grew up from a real-estate boy, I shall endeavor to show how values grow, and booms materialize, and what community service the true real-estate operator renders to earn his commissions and profits.

Real-estate advances are no more accidental than fall harvests following the planting and growing season. They are the result of slow growth and community changes which can be watched by those who understand the laws and have the knowledge and the faith to take advantage of them. A community is a living, growing organism. But it is like a growing boy who attracts more attention when his voice breaks or his arms and legs suddenly become too long for his clothes some morning, than by the day-to-day growth that he is undergoing

Forty or fifty years ago that low-value district within sight of the Grand Central was developed as a well-to-do residential neighborhood. It had only one or two horse-car lines for transportation. The business center of the town was several miles away in a wholly different direction, and keyed to a street transportation system that now seems almost prehistoric.

When the Last Owner Sells

NEW YORKERS probably thought, back in the '70's, that their town had settled down to stay that way at least a hundred years, if not permanently. Yet changes were beginning even then, and could be followed by those who knew how. An elevated railroad was erected, and then another. Surface-car lines were electrified. Subways, bridges and tunnels were built. The placid citizen of the '70's, whose range had been two or three miles between home and business, put on seven-league boots that enabled him to travel twenty or thirty miles as easily. An enormous new floating population was added to the city; new railway terminals, hotels and theaters were built for its accommodation. Business population shifted to a new center, the community swung on a new axis, and where the new center was business had to go. It advanced like an army in three compact columns up Fifth Avenue, Broadway and Fourth Avenue.

"Minnott, Lee, Willard, Hosmer, Merriam, Flint possessed the land," said Emerson, in his Hamatreya, using the names of men who had successively owned a piece of farm land in Concord. Each walked as a landlord over his farm, taking satisfaction in the land and the landscape, and each in turn slept beneath his land.

In the growth of cities the time eventually arrives when Flint, the last owner of the farm, sells out to somebody who cuts it up into small residence parcels. Later comes business, and it is necessary to combine these small residence holdings in sites for office buildings, department stores, hotels, theaters, and the like. Acting for his clients, who want sites for such structures, the real-estate man negotiates with the different

Looking East on Chestnut Street From Broad Street, Philadelphia, 1697. Above—1923

owners, assembling together anywhere from half a dozen holdings to as many as fifty. Each holding is a problem in itself, not only in the character, motives and behavior of its owner but in complications like leases, mortgages, titles, and so forth Follow the real-estate man through such a series of negotiations, meet some of the people he has to deal with, take some of his problems home with you nights, remember that a single obstinate or scheming owner may nullify all his work, and you'll pretty certainly agree that, besides earning his money, he is doing something in the community's interest.

Suppose he assembles twenty different lots into a site for an office building, paying an average of $20,000 for each lot, including the old building upon it, which has only junk value. If owners know nothing about the coming office building they will consider that a fine price, because most of them have been carrying their property for years, and it has been depreciating. But such a site, successfully assembled, may be worth $1,000,000 to $2,000,000. The first thing an operator does is to purchase a corner, and then by adding inside property it all partakes of the corner value. To everyday folks that looks very much as though the wily real-estate operator had swindled those owners out of their share in the growing value of the community, does it not?

Yes, it does not—if you remember that his principals, by putting up an office building there, will increase the earning power of the land tenfold.

Holdouts and Holdups

SUPPOSE the separate owners know their lots are wanted for such a building, and combine to hold out for three to five times as much as they are offered, and the project is abandoned—what is their land worth then? Just what it was before, what their little old-fashioned buildings will earn in rent.

Obviously, if all those owners refused to sell unless they got the full office-building value of their land, the neighborhood would never be improved. In actual experience I have found that never more than 10 per cent refused to sell at a reasonable price, and generally far less than that. But in every project of the kind one must deal with individuals that I classify as holdouts, holdups and standpats.

Besides dealing with them in many different forms I have myself been both a holdup and a holdout—but never a standpat. The standpat is an owner who refuses to sell for some sentimental reason. Out of my office window, in another direction, hedged in by skyscrapers, is a spacious, stately mansion of forty years ago, with a vacant lot adjoining. The owner is a woman who long ago said she would not sell that vacant yard because she wanted a place for her cat to run. Since then there have been several generations of cats; that is her way of saying she will not leave her home. I was once blocked in the assembling of a site by another woman living in an old residence who declared that she would never leave it until she was carried out—and she was. Still another site was marred by the refusal of an elderly woman to sell the house she lived in, though it was hemmed in by tall buildings, because her son had died, and his room was kept exactly as he left it.

Thirteenth and Chestnut Streets, Philadelphia. At Right—The Old United States Mint. Below—Philadelphia as Seen From One of its Skyscrapers

One of the oddest, and at the same time most touching, standpat reasons was that of a merchant whose corner lot was needed as an important part of a department-store site. He had done business there for so many years that the thought of leaving grieved him. Finally I persuaded him to sell on this condition: That a chair should be placed at one of the windows in the department-store building, and that as long as he lived he would have the right to go and sit in it at any time the store was open and look out at the view he had seen so many years from his own store. The building was erected and the chair placed, but he never exercised his privilege—for by that time the old merchant was dead

Sentiment is usually the standpat's motive, but the holdout and the holdup are in the game for money—blood! The holdout is commonly an original owner who demands a much higher price than his neighbors, and stubbornly tries to block the new building enterprise by refusing to sell, hanging on to his property. Sometimes it is someone who is making a good fight with nothing more than a lease on property belonging to somebody else that has been sold over his head. The typical holdup, on the other hand, is an interloper who buys into a site that is being assembled, getting possession of property or leases to take his toll.

A typical holdup has just been terminated here in New York. It was a thorough success. The site for a new store was being bought up. One large strategic plot was sold to a free-lance operator on condition that he divide with the former owners a certain percentage of any rise in value that he could obtain. This plot was then offered the store people at a price so exorbitant that they refused to take it, declaring that they would run their steel work around his little old building. Whereupon he erected a sign announcing that a twelve-story building would be put up on that site, and the store people capitulated, paying heavily for the property.

Disappointed Schemers

WHEN another New York store was built some years ago, two merchants had leases on old buildings that stood on lots forming part of the site. The land and buildings had been bought by the store, but the lessees had rights, and insisted upon maintaining them unless they were paid far more than they were entitled to. So the rest of the site was cleared and foundation work begun. One morning these gentlemen came down to open up, and found that their stores had fallen into the excavation. The buildings had been undermined. The lessees had no title to anything but the right to use those buildings, and the latter being wrecked, they were glad to accept reasonable compensation for damaged merchandise and the unexpired portions of their leases.

A famous holdup in the same project is still seen in the old-fashioned building that occupies the most important corner of the site. The owner assumed that it would be impossible to build without his parcel, because it occupied a corner plot, the point where people would enter the store. Refusing to pay his price, however, the store people built without him, placing their main entrance elsewhere, and

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When Big Business Spends the Tax Money—By James H. Collins

MASSED BUYING FOR STATES AND CITIES WILL SAVE MILLIONS

THIS is an old George Ade story: A young fellow just out of college landed his first job selling hammers on the road for a small factory. The first prospect he called on was a big hardware merchant. "That is a pretty good hammer for eight dollars," said the latter. "Find out how much less they'll take for five hundred dozen."

Telegrams passed, and the price was shaved fifty cents.

"Find out how much they will take for a thousand dozen," directed the merchant, and another reduction was made.

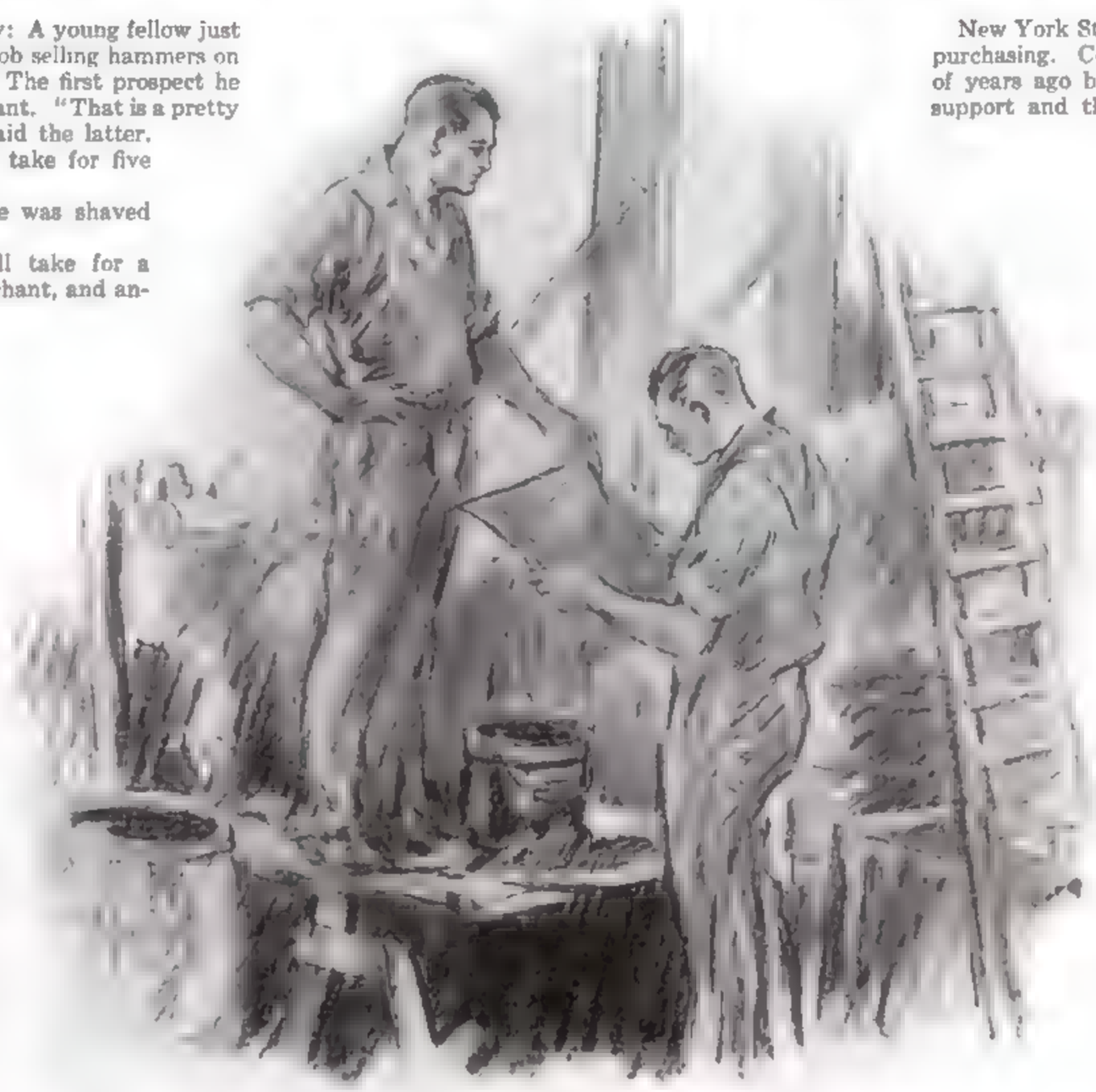
"How much for all they can make?" asked the hardware man, and the green salesman was elated when this first customer signed a contract for the whole factory output. But an hour later he got a telegram from his boss:

"We don't need a salesman now—find yourself another job."

The familiar principle of quantity production. You get a big, steady outlet for all the hammers of one kind that you can make, and divide with your customer the economies that follow on overhead, sales expense, slack seasons, and so forth.

There is now a nation-wide movement to put it at work in state and city purchasing. You are interested, because if it doesn't cut down your taxes it should at least stave off an increase.

Two years ago there were 187 different purchasing agents buying the supplies for the state of New York. Today there is only one, a superintendent of purchase at Albany. Twenty-five other states have centralized their purchasing along the same lines, and fifteen more have grouped their chief purchases for centralized buying. Now, as a matter of public service, some of the ablest purchasing experts in the country, employed by big corporations, are putting it all on a national basis, giving state, county and city governments the benefit of economies long ago worked out in private business.



Purchasing Officials Often Lack Experience, and Have to Attend to Several Other Duties

It is an old story to the corporations—this centralized, standardized buying. There was a time in their growth when, spreading out over the country, they had separate purchasing departments in different states or cities. They needed supplies in such quantity that, by purchasing in the mass and making articles uniform, it would have been possible to hand manufacturers tempting contracts and secure economies of the kind involved in George Ade's hammer story; and their requirements were growing all the time.

Centralized Purchasing

BUT purchasing was split up into hundreds of small orders. Each buyer had his own specification for, say, white paint. In odds and ends like lead pencils, typewriter ribbons and carbon paper he might be buying a dozen different brands for different people in the organization, each thinking his favorite brand best. By and by, one purchasing agent would discover that another had a better specification for white paint, and adopt it. Then they hit upon the idea of ordering white paint together, saving money. That scheme would be applied to lead pencils, typewriter ribbons and carbon paper—one good kind, bought by specifications, was served out to everybody. And then somebody up at the top saw that most of the stuff the company bought could be made uniform everywhere, not only to get it cheaper but for engineering standardization. The next logical step, of course, was one centralized purchasing organization, buying standard stuff for the company's whole system, and it is the men in charge of such corporation buying who are advising better purchasing methods for the states, counties and cities.

"When we bought paper at scattered points," says a corporation buyer, "it cost us $400,000 a year. When purchases were consolidated and the various sizes, styles and qualities standardized, we saved $100,000. On typewriter ribbons there were economies of 40 per cent, on carbon 25 per cent—office supplies lend themselves very readily to this method of buying. Even an apparent trifle like soap can be purchased centrally for 35 per cent less. One of our latest developments along this line is the standardization of office furniture; and when it is carried out desks and chairs will be of the same types throughout our organization, and be bought under contract at 25 per cent below the prices we have been paying for unstandardized equipment. This is one very promising way of overcoming the handicap of labor shortage, and particularly the shortage of common labor."

This sort of buying applied to government supplies is really one of the dividends we got out of the war. Uncle Sam's spending in Washington ran to such unheard-of aggregates that it had to be standardized and centralized—the job could not have been handled in any other way. And Uncle Sam effected such economies that, when heavy taxes began hitting people everywhere, there was an outcry for economy and a demand that local governments benefit in the same way.

Thus it comes that, where not more than half a dozen states were purchasing in this way five years ago, today most of them are active in centralized buying, with the cities falling close behind.

State and city purchasing is a little different from that of corporations. For where the latter buy chiefly machinery, lumber, metals, textiles and the like, the chief state and city purchases are of food and clothing—virtually, they are housekeepers for the people in their prisons, hospitals, asylums and other institutions. The biggest item in New York State's purchases, for example, is food—nearly $6,000,000 worth of it yearly—and after that clothing, fuel, building material and the raw materials used in institutional manufacturing.

New York State has gone farthest in the new method of purchasing. Corporation experts were called in a couple of years ago by Governor Miller, and given his hearty support and that of the legislature. They resolved to make the Empire State a demonstration of what could be done, and how to do it, and among other things drew up a model law governing centralized purchase, which was passed by the legislature with only one or two trifling changes. The important points of this law will be taken up later.

Flour and beef were two big items bought by the hospitals, prisons and charitable institutions. Taking the previous year's purchases of thirty-eight institutions, the corporation men analyzed the prices paid by that many purchasing officials and laid striking figures before the governor.

Possible Savings

NEARLY 68,000 barrels of wheat flour had been bought at an average price around ten dollars a barrel. One institution had often paid two dollars a barrel more or less than another for the same grade at the same season. Taking the lowest price paid by any of the institutions, the experts showed that nearly one dollar a barrel could have been saved on all that flour had the lowest price governed, and also expressed their belief that it could have been bought still cheaper by one official with authority to mass all the state's flour requirements. More than 4,400,000 pounds of fresh beef were bought at prices varying three cents a pound, and if all had been purchased at the lowest price paid the saving would have been more than $100,000. On forty-seven food articles bought by these institutions more than $300,000 could have been saved on an aggregate of $3,700,000, and on all their supplies nearly $1,500,000.

Practically the institutions were buying their stuff at retail. Each purchasing official dealt with his own suppliers, for the most part local concerns selling quantities that were small measured by the total requirements of the state. They bought more than 7000 different articles. The only check upon value and quality, in most cases, was the personal judgment of the buying official, whose wits were pitted against sellers, each expert in his own commodity and often in a position to substitute a cheaper grade than the one paid for.

Soap furnished some especially striking figures. To begin with, it was bought by the bar, box, dozen, gross, barrel, gallon, pound and single cake. These institutions used over $63,000 worth of soap, of sixty different kinds and brands. Had all been purchased at the lowest prices paid for the different kinds, more than $6500 could have been saved. Had this motley miscellany of soap been reduced to a dozen standard kinds, and the purchasing massed, still further economies would have been effected.

But soap is something that few state or city governments need purchase at all in the open market. For two-thirds of the soap they use is for laundry and cleaning purposes, and their public institutions have grease wastes which can be turned into soap by prisoners. Some years ago New York City's institutions were buying $40,000 worth of soap annually, and selling their grease wastes for $4000. A soap plant was installed, and prisoners not only made enough soap to meet all needs but $20,000 worth for sale in addition.

The state was paying nearly $1.50 a ton more than the mine price for coal bought in small lots from dealers, and could have saved over $200,000 by purchasing direct from the mines in carloads. Butter varied in price twenty-two cents a pound, eggs twenty-nine cents a dozen, potatoes seven dollars a barrel, lemons four dollars a box, baking

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WE PUT OUR HEADS UP

By Harold Cary

ILLUSTRATION BY C. J. McCARTHY

NONE of our friends has ever saved any money. Neither have we. The only fellows we know who have any got it in a lucky jam, a windfall. They are spending that money a bit riotously, too, for all of us are quite irresponsible. We believe in play. We seem to consider it a mistaken philosophy to wait to improve the tennis arm until that arm shows the first signs of palsy.

All of us are about ten years graduate from the college mill and secretly worried by family questions of an economic nature. We are becoming convinced that we are on the little end of the economic horn of plenty. Our salaries and professional fees don't always cover the monthly bills. We talk a great deal, but rarely do we mention family finances. We have a gay time picnicking in the woods, skiing in winter, putting on little one-act plays in one another's living rooms, inventing the dialogue as we go along through the action. We go to the opera now and then, and have midnight meals. We read a great deal. We are envied the very existence we lead by the week-end guests we entertain.

From what we hear in our little business travels and in our mixing with members of other groups around New York, I take it we are fairly typical of the great graduating classes of 1910–15, by which is meant those of us in this great country who are now in our thirties, the great generation which is just older than the flapper generation, which gets all the publicity these days. For some reasons I shan't attempt to put down—for the fact is I don't pretend to know what those reasons are—we are all of us a bit skittish and playful. We don't take life as seriously as our elders think we might. You can point to the average European of our age and the amount of money he has in the bank compared with what we have. We don't save money. The Dutchman, the Frenchman, the Finn does.

Shy on the Franklin Complex

IT WOULD be a presumption for me to pretend that I speak for this class, yet I am so distinctly of it that to some extent I must be representative. Coming to cases—my family—we needed succor! My wife and I and the baby agreed that the future, for all my fine, above-average income, has a dismal look. We have proved it by the past ten years during which we have been married. We have proved that we can't save money by the tried-and-true methods of Benjamin Franklin. How long ought it to take to prove that a family can't save money? We are too much like this flapper generation coming along on our heels.

So my wife and I agreed—I speak of several months past, of the time before we discovered the things which we now know—that for us to save money in the approved, methodical way was a rank outside possibility. We agreed that we had little to show for our efforts in life for the past ten years besides the kid, a fair forehand drive, and a slowly ripening professional fruit that will never furnish much extra sustenance. Moreover, the kid has four grandparents that didn't make any hay when their sun shone, and a great-grandparent that can't walk very fast any more. It's a long-lived strain of the human breed, a strain that has never conserved its tangible assets.

We faced these simple facts for the first time in our ten years together. We made no brave resolutions. We were just too scared to make a resolve. Broken promises to oneself sit heavy on the heart. And we know, in a way we understand, this flapperishness of ours. We have seen it in action on memorable days. There was, for instance, that occasion of a luncheon in a Chicago restaurant, when it occurred to us to be married. We walked over to the City Hall and found the right kind of judge and the right kind of license. Not that I had the idea that I could support a somewhat erratic young ex-co-ed in the style that broke her father; I had no such idea. The one we had was far more satisfactory to me. Hadn't we read Ellen Key, Olive Schreiner, Wells' Ann Veronica, and listened together to Inez Milholland? We had. So the idea was that we would be married but homeless, each at his job supporting himself. We agreed never to collect furniture, dogs or a family. We were to be foot-loose and fancy-free. Every six months we were to sit in solemn conclave and decide whether or not this attempt at marriage was working. On such occasions either one could release himself from further durance with a word.

How that bunch of ideas collapsed on us!

So here you are with the pictures of this marriage, to date; a marriage that began with ideas of complete emancipation and the exercise of rights not always recognized by the pair which exchange vows. Always through this near-decade we have refused to admit that some day we would not begin to save money. Oftener and oftener we moved. The rent we paid to thrifty landlords began to mount in a grand total of thousands of dollars. Time and again we considered the purchase of a house on the widely advertised terms. But we didn't have the cash payment to begin on.

Then suddenly it came on us, this feeling of failure and a hate of a fly-by-night life. The hunger for land attacked us. We agreed that we would buy something. And of course we had no money; merely an emotion.

Yet we looked. We feasted our eyes upon landscape after landscape in our semicommuting neighborhood. We lived in the estate country of Westchester. On the rear end of the train to and from New York is a private car. It is the traveling habitat of the men who own the land, a piece of which we so badly wanted. And men like that have nothing to sell, not at any price. The real-estate men had nothing to sell either. There are just a few small pieces owned by people less fortunate.

"Find some one of the few little ones who are land poor," an inhabitant suggested, "and make him an offer."

Eventually we did. We found a little site that would do, in the neighborhood we loved. The owner needed money badly and didn't care about that particular atom of his estate. He made us an offer that surprised us because it was so reasonable. We agreed to buy that land, but we haggled over the price. Don't think we offered less! We offered more. That was easy, because we had no money. Nothing to lose. I shan't mention the exact price, but the conversation went like this:

"I'll sell you the south corner for five hundred, cash," he said.

He didn't know my bank balance was sixty-seven dollars and eighteen cents.

"Tell you what," I answered. "I'll pay six hundred. Two hundred down and the balance in notes."

He was so surprised that he agreed, though even at six the price was low. So I handed him a check for five dollars, to bind the contract, which I wrote out, and the business of buying proceeded. By the time the title was searched and the deed drawn I had scraped up the two hundred, and the land was mine—free and clear, because the notes were not a mortgage. I had that in my slick little contract. I could build on this land as soon as I found a building loan!

There was something magical about that purchase. It was our first action toward acquiring anything worth having. It was the foundation of a scheme to gain a competence, a scheme that is fairly outrunning itself today, while I plod for my daily bread and butter in my profession and go on practicing that infernal forehand drive—though occasionally with a rake in my tennis hand.

The Joys of Amateur Contracting

AN ARTIST friend of ours showed me his house. "A ten-thousand-dollar one built for five thousand," he said, and showed me the figures. His was a tip which I shall pass on. He avoided all contractors. He started to dig his foundation with one day laborer, increased to two, later aided by a couple of masons. Out of his own income he paid these laborers as they went along. Slowly, little by little, his house rose in this fashion.

This is the scheme I adopted, the scheme that the two of us old married flappers put through. As I met the little notes on my land I began to build. I hired the men. They had to be paid. We gave the maid a leave of absence. We did not save any money. We just met current bills. It is the most exciting thing that you ever imagined. The artisan's pay day approaches. Will adequate fees be paid you in your profession, or can you put off buying something desperately needed, in order to pay him? Up to the last moment you can't do it; and then you do.

Sometimes you have to stand them off a little. I was three months paying off the masons on a job they did in three weeks. But I had told them in advance just what I was doing, and how they smiled and worked with a will to help me out, to keep the time down and to be cheerful about money. The foundation stood there six months while I got caught up. Yet what had actually happened was that during that winter we had invested over one thousand dollars. It looked like a bad investment because, as usual, we were broke and the grocer was worrying about

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All of Us are Quite Irresponsible. We Believe in Play

PLAYING THE GOLD CAMPS

"The King Raised Me," He Was Saying, "and I Raised the King"

ILLUSTRATED BY CLARK FAY

THERE are two things about poker that have always been a source of wonder to me—first, why so many persons think themselves good poker players; and second, why so few can play even a fairly good game.

Some play the game with skill when the cards are running favorably, but go to pieces like a hysterical woman when luck turns against them for a few days or even hours. Always they lose faster than they win. Adversity grinds upon them and they overplay their hands, bluff often and get to thinking the other fellow is doing the same, and therefore make ridiculous calls. I have known men to stand the test of less than average luck for months without breaking, only to lose their confidence and go to pieces in the end.

Poker is like any successful business; crowd it to the limit under favorable conditions and lessen the risks during periods of adversity.

Whatever it may be termed—luck or something else—cards, however, do most certainly run in strange cycles. For days or weeks they will fall in the most peculiar manner. Practically every hand you show down is topped by someone else; or if you have a strong hand no one else has cards worth staying on. Again, you will beat a strong hand for some player who has but little money in front of him. Sometimes two big hands will be out and both players will have plenty of money in front of them and some peculiar incident will force the cards to a show-down for a small pot. Yet all this is part of the game, and the man who keeps smiling and plays cautiously will not have big losses to recover when the cards break more favorably. The man who hollers and tears up the cards when a loser is always easy to beat; but the winner doubly earns his winnings by having to associate with men of this type.

Poor Poker Players' Weaknesses

MANY men fail as poker players because they lack nerve and are too cautious with their money. Their judgment of the cards they hold and the weak points of their opponents is excellent; but their timid natures refuse to back their convictions. Another circumstance very much against this type is the fact that they persist in easing into a game with as small a sum of money as is permissible. They therefore do not have enough money to play a hand when the opportunity offers. To the contrary, there is the opposite type who plunge their money off with imbecile judgment. Both the men who are always trying to draw out and those who persistently trail the other fellow are sure losers. Finally, those who are always calling bets have no chance whatever.

The good gambler is an aggressive player. He takes the lead in building pots and forever tries to keep the other fellows on the defensive, although it is true that there are certain types of players who can be separated from their money more easily by allowing them to trap themselves into leading play; and, of course, when he finds a man of this sort the gambler generously allows him to take the lead.

If the gambler has a doubtful hand he is careful not to risk large sums of money on it, and quickly decks his cards if they are poor, regardless of the amount of money he has placed in the pot. This the average poker player will not do, invariably calling, on the long chance that his judgment is wrong. The gambler places plenty of money on the table for the size of the game that he is playing in, and backs his judgment with it. This is a decided asset, for he has confidence that he can protect his money and has the money to play any hand that comes up. The square gambler does not try to clean up a game in a few hands, but chooses to keep the play moving in proportion to the sums of money on the table and the size of the ante. Of course, there are times when, booze backing him, he plunges off his money as if it grew on trees. But this is just throwing judgment to the winds and "lucking it."

The square gambler has numerous advantages in his favor. He can watch a game closer than the crook whose mind is centered on some form of cheating, and is therefore more capable of finding the weak points of the different players. He plays every day if possible, and comes in contact with many different types of men and quickly learns to judge accurately his opponents. Also, unlike the infrequent player, he is always at ease and never in a hurry. If things do not work out right one hour they may several hours later, and he can patiently await that time. Time is in his favor, for he is learning all the weak points of the players across from him. Few men play a bluff and a strong hand exactly the same.

The square gambler does not want a game to slow up, so he plays fast and makes his decisions quickly. The latter point is totally at variance with the crooked or spectacular would-be gambler. Possibly the cheater has a confederate who wants to cap the deck or spread a card where the player can filch it to his hand, or he needs time to read certain marks. There are many advantages to gain by long study of the play when crooked work is the motive. The spectacular player, on the other hand, takes a long time to attract attention to himself, and endeavors to give the impression of being a person of careful judgment. He thrills with pleasure at being tangled up in a big pot, and the fact that other players are anxiously awaiting his decision increases this pleasure.

Bluffing with most players is an erratic procedure. With the gambler it is a carefully thought-out form of advertising. He does it at a time and in such a manner that it gives the impression of a big risk. In reality he has taken few chances, for he is careful to bluff against those whom he has learned to judge the best. If he is called he laughs and compliments the player on his keen judgment, when really it is just a sucker call. But the gambler knows that he will soon get his money back if the fellow stays in the game. Sometimes a card player will show every bluff he makes to an opponent, for he knows that he will soon have him in a frame of mind where he will call all bets, and the big ones will never be bluffs. To other players he will show only his strong hands, and soon the impression is created that he is holding a wonderful run of lucky cards; and these timid ones will allow themselves to be potted out of their money.

By and large, the crooked gamblers of my acquaintance were a rotten crowd. They ranged in varying grades from the boosters or runners-in to the select bunch of land pirates who were constantly on the move. The latter were the best of the craft, and ranged from Juarez, Mexico, to the most northerly Alaska mining camps. They were the wolves of the species, and scattered along their trail in every town were the coyotes of the profession, the tinhorns and the macks.

But one must admit that the best card sharps were men of quick action, keen judgment, love of adventure, plenty of grit and the patience to learn their art to perfection. Everyone of them that I knew glowed with pride as he showed me the artistic quality of his work. The loss of their money never depressed them half so much as to have someone detect them in their graft. They had such confidence in their ability to cheat that they were willing to take a chance with the shrewdest gamblers in the largest gambling houses. There was no glory to them in winning money on the square.

Slippery Customers

THE best of them soon became marked men, for their vanity caused them to show the quality of their work to other gamblers, and their secrets soon spread. Also, they were often broke, and would then show someone what they could do just to get another poker stake. Their winnings were quickly spent at faro bank or in wild dissipation. They were forever on the move, for they were suspected men and could not remain long in one place. They could have gone to the large cities and have cut in on the graft with the big insiders, but their nature craved travel and the excitement of the mining camps, and their greedy minds could not feature a cut with anyone but an occasional pal.

If you staked one of these fellows and weren't on hand when he quit it was more than likely that he would skip with all the money or else lose it at faro bank. I never tried staking one but once; and then, although I rode the fellow's neck all night, by a slick dodge he succeeded in keeping most of the winnings.

However, what I got was better than I deserved for mixing with his type. The crooked gamblers' lives became so warped by constant crooked work that they would often double-cross their pals. I knew many gamblers, indeed, who played crookedly when the opportunity offered and square when they had to; who were on the level with their confederates; but the real topnotchers who traveled the West, here today and there tomorrow, were a cold-blooded, selfish bunch. During a period of twenty years I believe that I met them all.

I crossed the path of Bert Bell more often than I did that of any of the others. He was undoubtedly the most cold-blooded, the most abstemious and careful in his habits, and the slickest worker in several forms of graft of any

that I ever knew. The following incident will illustrate his character better than I can describe it.

I had just entered a little town in Nevada near the edge of the Walker Lake Indian Reservation when I met Bert Bell. He told me that he had felt out by small bets the twenty-one dealer of the biggest bank roll in town.

"Come up tonight and watch the fun, for I know that I can take him," he said.

I had long before that time learned to keep my mouth shut when gamblers were preying on each other. In return I received valuable information from them on gambling subjects. If some new form of graft showed up I was at once put wise on just how to detect it. I was also given truthful information relative to the gambling possibilities of other places. Yet I never played in with them, and after my one experience at staking I seldom gave them more than eating money.

Bert Bell Gets His Revenge

IT WAS about nine o'clock that night when Bert showed up and started playing the roulette wheel. His bets were small ones and I knew that he was just playing green at the game. After twenty minutes of stalling around and getting acquainted he quit the wheel a few dollars loser and went to bucking twenty-one. For the first ten minutes his bets were small and he was about even with the game. The dealer was holding him down to a five-dollar limit, but Bert had the privilege of playing eight or more hands if he wished to do so. When Bert began stringing bets on a number of hands I knew at once that he was reading the cards. His delicate thumb crimps and wonderful eye were informing him when aces and tens were on top of the deck, but at times he could read two or three cards down. On the second round of helping, if the dealer had a breaking hand Bert would be sure to stop drawing when there was a card on top that would do the breaking. If the dealer had a standing hand Bert would draw to all cards whose total was less than seventeen.

It was not long before Bert had between four and five hundred dollars in silver before him on the table. The few gold pieces which he had been paid he slipped into his pocket. Either Bert got careless or the dealer was shrewder than he thought, for the latter suddenly tipped the table over, and to the tune of jingling silver leaped straight at Bert. Bert jumped backward and the dealer halted when he saw a pistol staring him in the face. Bert started edging toward the scattered silver, but desisted when he saw the bartender and proprietor making suspicious moves behind the bar. He knew that they could shoot him and get away with it on the ground that they thought it a holdup. So, with gun at ready, he backed to the door and disappeared in the darkness. But when they followed him outside they found him waiting in the shadows and he cursed them with many and varied oaths before he left.

Two nights later Bert led the officers in a raid on the house. For, although gambling was licensed by the state of Nevada, it was a felony to run a crooked game, and Bert had detected that the roulette wheel was fixed. The money and paraphernalia were confiscated and the dealer sentenced to a term in jail. And all this was done at the instigation of a man whose boast to me had often been that never in his life had he won money on the square!

My first meeting with Bert Bell was in Oregon. I had been fortunate enough in a series of games to cripple financially a half dozen of the local gamblers. They had tried out all the crooked work they knew, but as none of them were artistic, I had had no trouble in ducking what they were trying to hand me. Forced to play square cards, they had not done well. One of them heard that Bert Bell was in an adjoining town and sent a hurry call for him to come on, as they had a fat roll for him to pick So I thought nothing unusual when a quiet, slim-built stranger sat in the game, making it five-handed. I pegged him for a cheater just by his looks and the fact that I knew from the tense manner of the get-even bunch that they had framed something new. However, I had acquired such contempt for their crude methods that I felt confident I could get away from anything they tried to hand me.

The game had progressed for about half an hour and the stranger was dealing, when, on looking at my hand and not finding a pair, I decided to draw to an ace-king just to convince them that I was a liberal player. On the pick-up I found that I had drawn three queens and passed for a play-back. The one man in the game who had the big money in front of him made a small bet and the other players dropped out in turn. When it came to me I called and made only a moderate raise back, for I was intuitively suspicious of something My opponent called and came back with the big roll. I at once decked my hand; for, although we were playing California poker—no straights, no joker, and only flushes before the draw—I did not feel that my cards warranted such a risk. I also knew that if any work was slipped over, the man with the money would play the hand. However, I had watched carefully every move during the deal, and also this particular player, and not one suspicious move had I seen. When I quit the pot I noticed that two of the would-be's exchanged glances and that all of them were strangely silent. Just two more hands had been played when the stranger pocketed his money and quit the game. The other players hung on half-heartedly for a short time, and the game broke up, leaving me thirty dollars winner. I was somewhat puzzled by their strange actions, but the incident was soon forgotten.

A few months later at Park City, Utah, a tinhorn gambler informed me that Bert Bell was in town and wished to see me

Wounded Sensibilities

"I HAVE heard of him," I said, "but we have never met. What does he want?"

"Come with me and find out."

I went and found that the stranger whom I had played with in Oregon was Bert Bell

His first question when we were alone was, "How did you come to lay down that queen full?"

But before I could answer he wanted to know if I had actually seen him deal those cards from the bottom. Instantly I realized several things. First, that his pride was hurt because he thought that I had detected his work; second, that the first round of cards was on the square; and third, that the three queens had supposedly made me a full house. I also knew that my prestige with him would be lost if he ever found out that it was accident and not judgment which caused me to escape his work. So I at once assumed an all-wise air and belittled the achievement Then, believing that I knew so much, he became very deferential and begged the privilege of proving to me just how expert he really was with the cards. His work was a

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Bert Jumped Backward and the Dealer Halted When He Saw a Pistol Staring Him in the Face

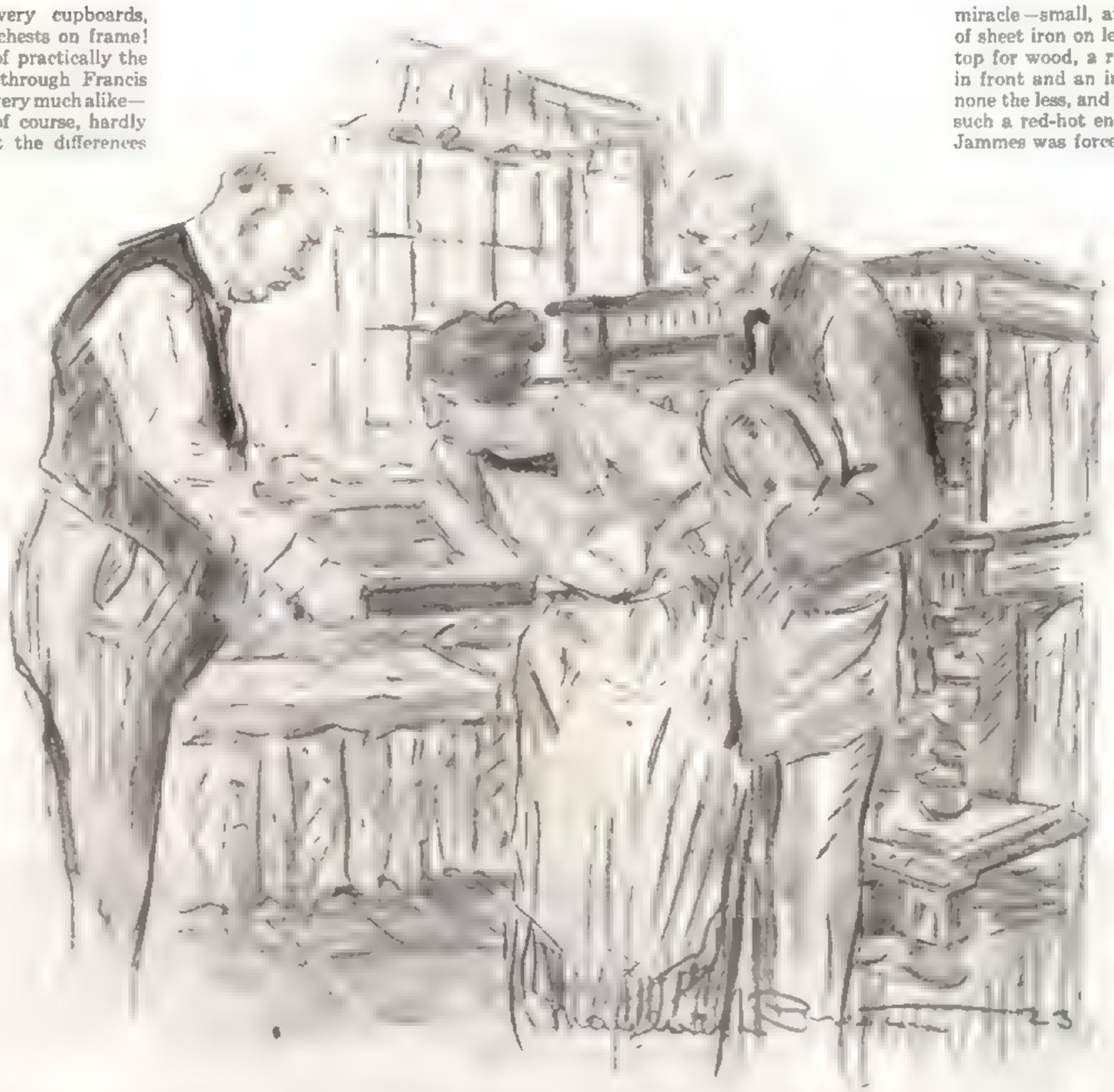
OAK

By JOSEPH HERGESHEIMER

ILLUSTRATED BY MAY WILSON PRESTON

PRESS cupboards, livery cupboards, court cupboards and chests on frame! All these four forms of practically the same thing were pouring through Francis Jammes' mind. They were very much alike—the livery cupboard was, of course, hardly more than a surmise—but the differences which did exist were, for that very reason, both elusive and important. It was, it happened, a court cupboard that interested him now, and he brought his attention rigidly back to that. They were early, as early as any American furniture; and, though fashioned in oak, most were destroyed by time and variable taste. A decade in a kitchen, used more often than not for the chopping of meat and bone; a generation in a stable; a hundred years of total neglect in an exposed corner; a century of spring rains and winter ice, had made court cupboards rare, immeasurably desirable and, consequently, arbitrarily dear.

Even Francis Jammes, who was celebrated for spending fabulous sums on old furniture that he specially wanted, would not have gone to Richmond for himself at the mere rumor of a court cupboard. But then he didn't, it happened, have the tyrannical love for aged cupboards of oak that he had, for example, for the earliest walnut. He liked whitewood, yes; and cherry, maple, better. And this—he was sitting in the Westmoreland Club—brought him to the realization that, from the point of the collector of American antiques, the contracted space of the colonies was divided into clearly marked and diverse localities:



"I Should Like to Have It," Jammes Said; "and I'm Specially Curious Where It Came From"

Roughly, there was the New England section; the Middle States—New York, Pennsylvania and New Jersey; Virginia, and that included, for Jammes, Delaware and Maryland; and what, in his bigotry, he impatiently disregarded as the South, since it held, principally, a phase of Empire design that had flowered exotically in the West Indies. God knew what the ornamentation, the floriations, of that cabinetwork might be called. And, among these divisions, oak unquestionably belonged to New England, to the regions around Connecticut; and—but in a lesser degree—to Virginia. The further truth in this connection was that Francis Jammes was comparatively unpracticed in the furnitures north and east—mainly east—of his place of being. Unskilled in oak, Jammes knew only a little about it. His enthusiasm was, as a result, moderate

However, he recognized the value, the unimpeachable position, of oak in some forms. The chests and cupboards, boxes and cabinets, of course; and for all early carving. But not in a gate-legged table! He didn't care for all the oak, the English, gate-legged tables that stood mostly in the expensive stores of New York City dealers. No distance was too great to cover, no difficulty excessive, for the viewing of such a table in walnut or white pine, apple wood or maple; and he had seen one—it was almost as good—in chestnut. But oak:

A court cabinet was, as he had admitted, different. But he had seen very few of them; he hadn't, with them, the instinctive judgment, the subconscious sense, that made his opinions of peculiar worth where old furniture was concerned. This he had told Kittridge at the museum; someone else, who really knew court cupboards, should be sent to Richmond; but Kittridge himself couldn't leave New York; and, he said, he valued Francis Jammes' guess more than he did most experts' certainty. Anyhow, he had insisted on Jammes going to Virginia for a look at the court cupboard the report of which had fast traveled to New York.

Jammes had reached Richmond—Kittridge arranged for his stay at the club—the night before. It was again evening; but, because of the rain that had fallen violently all day, he hadn't yet seen the object of his journey. The cupboard wasn't actually in Richmond, but at Ashland; and, since its location there was uncertain, he had been advised that, in a March downpour, any red-clay roads would be nearly impassable. So he had been lost, as usual, in his main preoccupation; almost, not quite, for he came out of his abstraction for the purpose of eating. That, at the Westmoreland Club, Jammes found very engaging. He developed a new taste for food for black-eyed peas and soft-shelled crabs no bigger than a silver dollar, for dark wild rice and rosy shrimps, Chincoteague oysters and mill-pond chub. He never, after the first supper, told the waiter what to bring: but, dispatching him vaguely for food, sat in an expectancy that was hardly less than eagerness

It was a long while before the waiter returned, but that only added to the keenness of his whole enjoyment. He watched the rain run down the gutters on the steep street outside; he speculated about the men who came into the dining room and left it; he studied the negro waiters in white coats, each with a piece of braid informally pinned to a sleeve; and he heard, subdued, the voices and laughter that came from a further room where women were admitted.

The club was extraordinarily quiet. There were no harsh sounds, raised tones, calls, within it; the voices of the servants were low, without audible aspirates; the negroes' voices were all in a deferential and musical monotone.

A boy, sixteen or sixty, came into his room in the morning, put down the window and attended to the stove. Jammes heard a far good morning, the window softly close and the brief activity by the wood box. The stove was a miracle—small, air-tight, a simple cylinder of sheet iron on legs, with an opening at the top for wood, a round door on a screw post in front and an insecure elbow of pipe. It none the less, and in no time at all, developed such a red-hot energy that when he got up Jammes was forced to close off all draught.

It filled the rooms, too, like a censer, with a resinous fragrance, an air of the woods, primitive and soothing. It enormously stirred Jammes' imagination, carrying him back into the past of which it was the veritable breath. That slightly pungent odor, with the faint explosions of the disintegrating wood, swept his mind of all the complicated doubts that assailed it. He seemed young again, in younger years; his brain and body were perfectly married, his instincts were vivid and delicate and alert. Jammes was conscious not only of wood smoke but of a score of other smells, of things growing and moving. They were as actual and distinct as different sounds, and he depended on them, waited for them, consulted and examined them. He was swift, perfectly balanced, on feet that bore him tirelessly through forests measured by the flight of moons. He was flexible, without weariness, and keen like thin steel.

This was Francis Jammes, a man practically old, spent by heredity and wasted by sickness, lying in bed for a little, while the stove in his room gathered energy, before he rose for the day. He never had been strong, and cramped years at desks, in closed rooms, had not added to his small initial vigor. He had never been a day in a woods; he knew nothing about that way of life, and, actually there, he would have intensely disliked it; but, with the faintly visible blue smoke in his nose, such a setting was natural, inevitable, to him. He was transported not to his own febrile youth, but into the youth of a land, of a nation, a people that was spare and sure and strong by necessity. He got up with a sigh, affectionately damned and checked the stove; and gradually, as he moved about, lost a greater part of the stiffness in his legs. His vision slowly became clearer; the confusion lifted from his head.

In the evening, seated before an open fire of soft coal under a white mantel, with a burnished brass hod at one side, he became aware of another influence and time. The great window on Grace Street, blurred by darkness and the rain, seemed to be hiding, not the Richmond of the present, but the city under the siege of the Civil War. Or was it before then—a more pastoral time? At any rate, there were crinoline and close bonnets with rims of flowers about flowerlike faces; and the streets were crossed on stepping-stones spaced to let the wheels of carriages smoothly pass.

The old city, once gathered around the capitol, was now no more than a place of boarding houses and of the affairs of commerce. The façades were smoke-blackened, dingy, and the streets loud with motor traffic. But the Richmond still sentient, implied, in the Westmoreland Club, was the smaller city of scrubbed brick with lindens and magnolia trees by the doors.

It had never, of course, been aristocratic—the aristocracy of Virginia was in the country, not in towns—but it had had a formal quaintness, a nice gentility, long since departed from the world.

On the walls of the club were paintings, portraits, of Confederate officers, in gray and gilt. Some were bright, warlike still; but others had faded, grown resigned in color and peaceful in spirit. Time had robbed them of their rebellion and charged them with the serenity of a tradition. The powder and steel and blood were subdued to a memory, the hatred was a legend. Jeb Stuart, in the hall, was as gallant as a rose—a boy, a soldier, with a dense beard, holding in undimmed effigy all the romance that cavalry had carried from the world. He preserved, for Francis Jammes to regret, a lovely and pictorial swagger triumphantly personal in the face of death and war, stayed for the meeting of fate and the dictates of honor by pride.

This, Jammes recalled, all fell in the period he dismissed as Victorian; yes, it was a part of the age of mahogany; and that wood for the moment—took on a desirable, a glamorous, light. The colonial years of Virginia were suddenly less engaging than the later time, when women were like tulips; he had, now, more tolerance for the ormolu and alabaster Cardell, the dealer who was his friend, bought and advantageously sold. His mind was wreathed in trumpet creepers, with humming birds at the deep yellow-scarlet flowers; he heard the smooth impacts of croquet balls late on a summer afternoon; there were paths of ruddy tanbark, hedges of box, mock oranges. Where had he heard of croquet hoops with holders for candles against a windless dusk? His thoughts were broken into by the approach of Pinknor Appletee, the man through whom his presence there had been made possible. Appletee dropped into a chair beside him.

"I was thinking, since you're interested in old furniture, that I heard about a bed you might spare a look at. It's old enough. The people who have it wouldn't let a dealer in the house. It's been in the family ever since I don't know when—came from England with them."

Jammes was appropriately polite, but inwardly he was annoyed at what promised to be a futile experience. One of two things, in connection with the bed, he was sure would occur, perhaps three—it would be worthless, this was far the more probable; it would be fine, but he'd have to listen to an interminable account of how the owner had been actually asked to sell it; or it would be fair—a good example of a not uncommon type—and intimated that he might overpersuade a solemn reluctance to part with it for seven hundred and fifty dollars.

There was, however, no escape from at least a simulation of interest; he would, Jammes assured Pinknor Appletee, go with pleasure to see it the next afternoon; and, when that designated time inevitably arrived, he went in an undiminished flood of rain, not with Appletee, but following his careful instruction. Jammes proceeded first to a small store where, among the evidences of other but unallied industries, an instrument for the pressing of men's clothes was leaking, at the most unexpected places, a warm stream; and from there he was conducted to a dwelling house of sombre brick.

A negro woman, her head folded in a brilliant bandanna, took him in lead, and together they descended to the cellar. She didn't know just where the bed was, but they couldn't be far wrong. She didn't, anyhow, see why they had kept that old bed so long; with things as they were she'd have chopped it up for the fireplaces the very first cold day. Yes, there it was.

"Give me a post."

Jammes, with difficulty, extricated it from a long accumulated tangle. It was lighter at the foot of the stairs. He held a Sheraton bedpost, delicately fluted, with heads of wheat carved at the base, hardly thicker than his wrist, and perhaps twelve feet high. He had heard of beds so high, higher; but this was the first he had seen over nine feet. When he left the cellar, in his usual abrupt manner, he asked its price. It was a hundred and fifty dollars, and, without a further word, he put that sum down on a convenient table.

That was all delightful, unexpected, exhilarating, really: but the situation it directly brought about was far more significant: Francis Jammes was standing in the street, watching the removal of the bed he had bought to a truck, when an individual, at once familiar and strange, stopped at his side.

"That's a remarkable bed," he pronounced.

"It hasn't been cut down," Jammes returned.

"Ten feet if it's a foot."

"Twelve at least."

"Sheraton."

"I'm inclined to agree with you." This, for Jammes, was singularly definite.

"I wonder whose it is?"

"You needn't," said Jammes; "it's mine."

The other looked at him sharply, suspiciously. He fingered a flower in his buttonhole, settled a finger more snugly into his glove. It was Gravers, the man who had tried to buy the curly maple headboard Francis Jammes had secured, and whom Jammes had met two months before in Charleston, at the Bay Hotel.

"Yours!" he exclaimed. Then, after a thoughtful moment, he went on: "But it's natural, I've often seen that before. After you got the Phyfe table you wanted more. Of course! You wanted all the antique furniture there was. Well, there's a lot; and most of it better than this bed. I don't know how you found it, but I'll take it off your hands. I'll do more than that—I'll put you in the way of getting a good bed. The sofa table in Vicksburg was all right, wasn't it?"

"It was," Jammes said shortly. "Watch that end," he directed a man with the post. Then, "It isn't for sale."

"It will be when you see what you can have instead," Gravers answered positively.

"Are you a dealer?" Jammes suddenly demanded.

"Me? Oh, no! But I'd sell an old piece of furniture if I came on it right. Are you?"

"No," Jammes replied; "I wouldn't sell old furniture, except in special circumstances. . . . That's it." The bed was safely on the truck.

Gravers waited—it was plain—to hear, if possible, the address given the truckmen; but they moved away with no further directions.

"I suppose you'll have Richards pack it," Gravers said. "They're as good as there is. I'd like to go around and examine the bed. I might be able to surprise you."

"That bed," Francis Jammes replied, "has been withdrawn from circulation."

"It's a damn funny thing how you found it, just coming here, the way you did. I thought I knew all the old furniture in the city." He studied Jammes with a narrowed speculative gaze. Then a light of understanding flashed into his face. "I've been three kinds of a fool!" he exclaimed. "I ought to have known right back at that sale in New Jersey. You're Francis Jammes!"

For a moment, so habitual and instinctive was Jammes' caution, his doubt, that he appeared to question the assertion of his identity. Mentally and swiftly gazing over his experience with antique dealers in the past, he could not recall Gravers. Yet, certainly, he was a dealer. It was curious.

Gravers asked: "What did you give for the Jacobean chair you snaked out of the Bay Hotel?"

Jammes paused; then, "An order on a department store for another," he acknowledged.

"I thought you didn't sell old furniture! That will bring you in about five hundred."

Already, Jammes recognized, he had talked too much; and turning abruptly away, without further recognition of Gravers' presence, he proceeded to the club. Why, he wondered, had he suddenly seen so very much of Gravers, in such widely separated places—first New Jersey, then Charleston and now Richmond in Virginia. But he had said that he lived in Virginia. What kind of a dealer was he? Not the ordinary kind, certainly. No commonplace salesman of antiques would have bid a hundred dollars for a maple headboard, however graceful and curly. It was evident that Gravers had no sense of beauty, no love for the surfaces he dealt in.

There was, he realized, always something to puzzle and annoy him, to make life hard. The closed sedan in which he was riding lurched into a muddy depression and threw him violently forward. But the rain had stopped—he was going to see the court cupboard—and a thin sun was hung with clouds like ruffled muslin. A window was down, and suddenly the afternoon was hot, steaming. Islands of pale blue sky floated over a brown earth drawn, it appeared, with a design of green. There were violets under a bank; and a solitary robin was singing with such clarity and volume that he alone seemed to fill all space with

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She Didn't, Anyhow, See Why They Had Kept That Old Bed So Long

THE GENESIS OF THE WAR

By Herbert H. Asquith

Former Prime Minister of Great Britain

VII—Bethmann

THE Parliamentary Bloc created by Prince Bulow had by this time—1909—fallen to pieces, and the new chancellor had from the first to suffer, as he complains, "from the confusion of our internal political conditions. . . . No party wished to expose itself to the reproach of promoting government policy. . . . The only solution was to manufacture a majority as occasion arose. . . . The confused and fluid condition of parties was most unfavorable to the conduct of foreign affairs." And though "the public read neither Nietzsche nor Bernhardi," yet there was an "ominous materialization of the vital interests of public life," and "Pan-German ideas had gone far to turn German heads."*

The Kaiser and Herr von Bethmann seem to have got on fairly well together for a time, but an irreconcilable diversity of temperament soon began to disturb their relationship. "His inclination," says the Emperor, "to get to the bottom of problems" and "to deal only with what was thoroughly matured . . . . made working with him tiresome."

He was, moreover, obstinate, fond of "laying down the law," and "always knew everything better than anybody else. . . . It became more and more apparent that he was remote from political realities."

Until Herr von Bethmann's accession there had been in Berlin to all intents and purposes three foreign offices, each often acting in ignorance or in independence of the others, and headed respectively by the Kaiser, the chancellor, and the secretary of state.

Lord Haldane recalls some pointed language on this matter, used to him on the occasion of a visit to Berlin in 1906, by Herr von Tschirschky, then foreign minister; it is to be remembered that the foreign secretary, unlike the chancellor, was technically a Prussian, and not an imperial officer.

> Von Tschirschky observed to me that what he had been saying represented his view as foreign minister of Prussia, but that next door was the chancellor, who might express quite a different view to me, if I asked him; and that if, later on, I went to the end of the Wilhelmstrasse, and turned down Unter den Linden, I should come to the Schloss, where I might derive from the Emperor's lips an impression quite different from that given by either himself or the chancellor.

Lord Haldane adds that an eminent foreign diplomatist observed:

> In this highly organized nation, when you have ascended to the very top story you find not only confusion but chaos.†

Bethmann did his best to straighten out this administrative muddle, and to center in himself the whole direction of foreign policy.

The Kaiser, in his anxiety to disclaim personal responsibility for untoward incidents, explains that this concentration of authority in the chancellor's hands was made possible by the Constitution of the Empire—"based," as it was, "on the towering personality of Prince Bismarck"—which, in the event of a disagreement between the Emperor and the chancellor, "leaves the former no alternative but to yield to his minister or dismiss him." He continued, however, to be an active intermeddler in all matters of importance, and in many which were not. He gives an amusing illustration of what used to happen. Bethmann having appointed Kiderlen to be secretary of state, in spite of the Kaiser's protests, came to him one day to complain of Kiderlen's insubordination, and "asked me to appeal to his conscience. I declined, with the observation that the chancellor had chosen Kiderlen against my wishes, and must now manage to get along with him."

It was early in the Bethmann régime—the spring of 1911—that the Kaiser paid what turned out to be his last visit to England, to attend the unveiling of the Queen Victoria Memorial. He gives an animated and appreciative description of the ceremony and its attendant festivities, and of the warmth of his own reception. Ballin, who seems to have been in London at the time, formed the impression that the "Kaiser is now actually one of the most popular persons in England." As illustrating the kind of interests which were at this time occupying his mind, I may mention a conversation with which he honored me one evening at Buckingham Palace after dinner.

He asked me if I had read the book to which I have already referred, recently published by Houston Chamberlain, a German subject of English extraction, The Foundations of the Nineteenth Century. I replied that I had dipped into it without being greatly impressed. He reproached me good-humoredly for my lack of insight and, himself evidently regarding the book as in the nature of a new gospel, he proceeded with much eloquence to descant on its central theme—the dominance of Race as the main factor in history. Chamberlain maintained, among other theses, that Christ was not a Jew and that the Germans are the real chosen people. The Emperor appeared to be preoccupied by the Yellow Peril, and looked, as the only possible safeguard for civilization against it, to the combined action of the white peoples. And among the white peoples the only ones which really counted were the Germanic races; for the Latins and the Slavs, whatever might have been their origin, he had nothing but contempt. He was already of the opinion which he repeats in his Memoirs:

> The Germanic idea in all its splendour was first revealed and preached to the astonished German people by Chamberlain in his Foundations of the Nineteenth Century. But, as is proved by the collapse of the German people, this was in vain.*

I shall consider in another chapter the all-important topic of German naval expansion, for which, as we have seen, the Kaiser claims the main credit, and which was prosecuted with enthusiasm by Prince Bülow, and not without many waverings and misgivings by his successor.

Indeed, in the critical year 1912, after the Haldane mission to Berlin, the Kaiser tells us that Herr von Bethmann twice offered his resignation of the chancellorship. It will be not inappropriate here to quote a significant passage, under the title Retrospect, from Bethmann's Reflections on the World War, written in 1919:

> Sea power cast a spell that many a critic even of the smallest item in the budget could not resist. And in the country the farther you were from the coast the brighter glittered the sea in the light of romance. The fleet was the pet of Germany, and seemed to embody the energies and enthusiasms of the nation. . . . The doubts of a small circle of experts as to whether we were on the right lines in building capital ships at all, could make no headway against a fanatical journalism wholly in the service of the prevailing policy. Questionings as to the grave international embarrassment caused us by our naval policy were shouted down by a boisterous agitation. . . . The direction of the fleet had lain for years in the hands of a man [that is, Tirpitz] who had arrogated to himself a political authority far beyond his functions, and who had a lasting influence on the political point of view of an important circle. Whenever an issue arose between the naval authorities and the political administration, the public almost invariably supported the former.*

Side by side with this should be put some language which records the Kaiser's own personal views at the end of 1911. About that date his friend Ballin sent him a copy of an article in the Westminster Gazette entitled Towards an Anglo-German Détente, which was returned with marginal notes and a postscript in the Emperor's own hand.† Both the article and the imperial comments upon it are well worth reading at length, in the light of subsequent events. I will cite only a few sentences from the Kaiser's postscript:

> Quite good, except for the ridiculous insinuation that we are aspiring after the hegemony in Central Europe. We simply *are* Central Europe. . . . To this the British object, because it absolutely knocks to pieces their theory of the Balance of Power—that is, their desire to be able to play off one European power against another at their own pleasure, and because it would lead to the establishment of a united continent—a contingency which they want to prevent at all costs.

A "united continent" would, of course, have implied a subjugated France.

Bethmann-Hollweg. At Right—Prince Von Bulow

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* Reflections on the World War, pp. 23-30.

† Before the War, pp. 70 and 71.

* In the course of the same talk the Emperor told me that not a single commissioned officer in his army was a Jew. I felt constrained to point out that the Jews had their compensations; amongst other things, they had captured and controlled the larger part of the German press. He did not dissent.

* Reflections, pp. 90 and 91.

† It is set out in facsimile in an appendix to Albert Ballin, p. 316, with a translation at p. 164.

A year later—December, 1912 the Kaiser writes:

I, as you know, have always looked upon Great Britain as an enemy in a military sense.*

VIII—Development and Working of the Entente

THE first step had been taken when in April, 1904—in the words of M. Poincaré:†

M. Delcassé signed with the British Government an agreement [with France] that removed the last causes of friction, and settled by mutual concessions the interests of the two nations in Morocco and Egypt, the precise points where they were most exposed to conflict.

The Fortress of Melilla, on the Moroccan Coast

This agreement was the starting point of the Entente Cordiale. It was announced to the world, and debated in the Reichstag, where the chancellor, Prince Bülow, expressly declared that "from the point of view of German interests we have nothing to object to in regard to it."

Sir Edward Grey, who took over the foreign office from Lord Lansdowne in December, 1905, carried on and developed the work begun by his predecessor, and our long-standing difficulties with Russia in Western and Central Asia were set at rest by the Anglo-Russian Convention of August, 1907. It is not too much to say that this agreement put an end, once and for all, to the "Russian menace to India" which had haunted the minds of British statesmen and diplomatists—even of those who used the largest maps—for generations. It was dictated entirely by our own interests; it had no indirect objects; and in the debates upon it in Parliament Sir Edward Grey warmly repudiated the suggestion that it was aimed in any way at the isolation of Germany.‡

We know now from the secret correspondence, unearthed after the Russian Revolution, which passed at the time between the German Emperor and the Czar, that in the interval between the conclusion of our Entente with France in 1904 and the Anglo-Russian Convention of 1907, and particularly during and after the Russo-Japanese War, "Willy" was assiduously urging "Nicky" to form a treaty of alliance with him against England; in the first instance behind the back of his French ally, who was later perforce to be drawn in. This intrigue came to a head in the "private" meeting of the two imperial yachts, in July, 1905, at Bjoerkoe Sound, when the Kaiser presented the Czar with the text of the proposed treaty, and induced him to sign it. The Czar when he got back home and informed his astonished foreign minister, Count Lamsdorf, of what he had done, was made to realize the folly and indeed the treachery into which he had been cajoled, and the treaty, in M. Poincaré's words, "was allowed to remain buried in a pigeonhole among the Czar's private papers."

When we had tried and failed to come to an agreement with Germany as to naval expansion, we continued to attempt an understanding with her in other ways.

I shall hereafter describe the purpose and character of Lord Haldane's mission to Berlin in the early part of 1912. I confine myself therefore at this place to a single point, which can be conveniently dealt with here. In their earliest conversations the German Chancellor sketched to Lord Haldane the following general formula, as one which would meet the views of the Imperial Government:

1. The high contracting parties assure each other mutually of their desire of peace and friendship.
2. They will not either of them make or prepare to make any (unprovoked) attack upon the other, or join in any combination or design against the other for purposes of aggression, or become party to any plan or naval or military enterprise alone or in combination with any other power directed to such an end, and declare not to be bound by any such engagement.
3. If either of the high contracting parties becomes entangled in a war with one or more powers in which it cannot be said to be the aggressor, the other party will at least observe towards the power so entangled a benevolent neutrality, and will use its utmost endeavor for the localization of the conflict. If either of the high contracting parties is forced to go to war by obvious provocation from a third party, they bind themselves to enter into an exchange of views concerning their attitude in such a conflict
4. The duty of neutrality which arises out of the preceding article has no application in so far as it may not be reconcilable with existing agreements which the high contracting parties have already made.
5. The making of new agreements which render it impossible for either of the articles to observe neutrality towards the other beyond what is provided by the preceding limitation is excluded in conformity with the provisions in Article 2
6. The high contracting parties declare that they will do all in their power to prevent differences and misunderstandings arising between either of them and other powers.

As is pointed out in a statement issued by the British Foreign Office in 1915:

These conditions, although in appearance fair as between the parties, would have been grossly unfair and one-sided in their operation. Owing to the general position of the European Powers, and the treaty engagements by which they were bound, the result of Articles 4 and 5 would have been that, while Germany in the case of a European conflict would have remained free to support her friends, this country would have been forbidden to raise a finger in defence of hers.

The formula was accordingly rejected by Sir E. Grey.

Negotiations were continued in London between Sir E. Grey and Count Metternich in March, 1912, and the British cabinet eventually put forward the following formula:

The two Powers—England and Germany—being naturally desirous of securing peace and friendship between them, England declares that she will neither make nor join in any unprovoked attack upon Germany. Aggression upon Germany is not the subject and forms no part of any treaty understanding or combination to which England is now a party, nor will she become a party to anything that has such an object.

Germany was to give a reciprocal engagement.

This, however, was not enough for the Kaiser and his advisers. They required an absolute pledge of British neutrality if Germany should become involved in war, which, of course, would have enabled Germany, whenever a favorable opportunity offered, to attack and crush France, while England looked on with tied hands, a passive and helpless spectator.

No British statesman could have consented to such an ignominious surrender of his country's freedom of action in the future.

The failure to come to a general political agreement did not, however, prevent us from prosecuting negotiations with Germany in regard to the Bagdad Railway, and to territorial and economic relations in Africa. The arrangements proposed did not consist, as Admiral von Tirpitz suggests, in offering to Germany territory that was not our own but which belonged to Portugal and other nations. Their purport is correctly described by Lord Haldane:*

All we did was to propose exchanges with Germany of territory that was ours for territory that was hers; to undertake not to compete for the purchase of certain other territory that might come into the market, in consideration of a corresponding undertaking on her part; and to agree about zones within which each nation should distribute its industrial energies and give financial assistance to enterprise.

So far as Portugal was concerned, the agreement was entirely contingent on her willingness to part with territory; and Sir E. Grey at the same time arranged with her for a renewal of the old-standing Anglo-Portuguese Alliance.

The draft agreement between Great Britain and Germany was practically settled early in 1914, and one of the main reasons why it was not finally signed before the outbreak of the war was that Sir Edward Grey insisted on its immediate publication, together with the renewed Anglo-Portuguese Treaty, to the world; to which the Berlin Foreign Office demurred.

Herr von Bethmann, after saying that "in these negotiations England showed itself, as always, a hard bargainer but well disposed," adds that "the policy of agreements on particular issues had proved itself practicable."

The entente, I repeat, was never converted into an alliance. While working cordially with France and Russia to secure the international equilibrium, we kept ourselves free to decide, when the occasion arose, whether we should or should not go to war. This was repeatedly stated in the House of Commons by both Sir E. Grey and myself. The formula agreed to in November, 1912, between the French Government and our own, the terms of which are set out at the end of this chapter, which bound us in the event of a danger to European peace to consider jointly the steps to be taken, was, as M. Poincaré says, "simply hypothetical, and

(Continued on Page 129)

Lloyd George and Winston Spencer Churchill

*Ballin, p. 191.

†Origins of the War, p. 62.

‡House of Commons, July 27, 1908.

*Before the War, p. 145.

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GEORGE HORACE LORIMER, EDITOR

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PHILADELPHIA, JULY 21, 1923

The Banker's Quandary

OF ALL institutions which make business operations possible none so arouses the ire of persons who would sovietize this country as the bank. There are many counts in their indictment of banks and bankers. Indeed, merely to enumerate all the points in this reckoning is hardly possible, for the very word "banker" is synonymous in the minds and mouths of radicals and agitators with all that is wrong and harmful in existing institutions.

The fact stands out, however, that the banker takes in on deposit the money of the entire people and does not always, in the opinion of his critics, use either the money or the undoubted power which goes with its possession for the best interests of the people. Yet it has long been true that banking, in this country, at least, has been an open field which practically all might enter. Given only a moderate accumulation of savings and the confidence of at least a portion of the community, any small group of men might enter the business and reform its supposed evils.

If there is one institution in American life which conforms more closely to our theories of democracy and individual initiative than another it is the bank. Despite the tendency toward large banks in the main centers of population, the fact remains that there are still something like thirty thousand banks in the country, the vast majority of them owned and administered by simple American home folks who are not connected with Wall Street or the money power that is supposed to reside there.

Not only is banking open in theory to all who conform to the relatively modest requirements but it is a matter of common knowledge that new banks, large and small, but especially small, are being constantly started by all sorts and conditions of men, from the most powerful Wall Street financiers down, or up, to the farmers, builders, doctors, lawyers, bakers and candlestick makers of the smallest hamlet.

If any thoroughgoing communist really wishes to understand the banking system and its personnel he should drive through a score or so of country towns and study the occupation and personality of the typical bank director, stockholder, officer and employe, instead of confining his observations solely to the lower end of Manhattan Island. It is true that in indicting the banking system of the country one really indicts the average typical small-town American, and the American people itself.

Just because a business institution is typically small-town and American, it cannot on that account be given permanent and perpetual immunity from all criticism. Banking, like other business institutions, is subject to improvement. New ideas may be needed. It is not a field above or too sacred for experimentation. There have been many and constant improvements, and there will be even more. But it is a sign of empty-headedness to proclaim in advance as a success what is only at the time an experiment.

Unfortunately for the constructive improvement of banking theories and practice, much of the criticism is either unbelievably unintelligent or else wholly dishonest. When great emphasis is laid on the fact that bankers use the people's money for what is not the people's best interest the real meaning that is stated or implied is that money is not easy enough to borrow. The idea is that because most of the money in the banks is put there by depositors—that is, by the people at large, rather than by a relatively few stockholders the people at large should have no trouble in borrowing all they want.

But the banker's first duty is not to lend money. His first duty is to return deposits on demand or at the end of an agreed-upon term. Important as credit operations are to the whole structure of industrial society, the bank rests originally and primarily upon its ability to return deposits intact. The banker's first duty is the protection, the conservation of his deposits. He is compelled to that by the moral obligation which rests upon him and by the whole framework of the law, including the double liability which usually rests upon his stockholders.

The individual or even the business enterprise which deposits money in a bank does so with the ideas of safety and convenience in mind. Safekeeping, however, is the primary idea. There cannot be two primary ideas. Borrowing must come second or third. Thus the banker must be cautious when he lends other people's money; far more cautious, indeed, than when he lends his own.

From the very nature of his business the banker must always be in somewhat of a quandary. To make anything at all for his stockholders he must lend the depositors' money, but prison gates yawn for those who lend it unwisely. Only the most colossal ignorance or a wholly destructive turn of mind can explain those who criticize the banker for being reasonably cautious and conservative. How can any honest man who is not a fool be otherwise than cautious and conservative when he lends another man's money?

It has been said that the end of our theory of government is in sight when the savings of the people cannot be trusted to the banks. Fortunately, to an overwhelming degree, that trust is one which now exists, and which no agitation has yet been able to break down. But it is a fair question whether bankers, instead of being too careful in their use of the people's money, are careful enough.

It is difficult to imagine a stronger framework of law for the protection of bank depositors than is provided by the national bank act and by many state banking laws. Yet there is a constant slipping through the net of dishonest and incompetent bankers. In the main the banking system of the country is dependable and trustworthy to a degree, but there are enough exceptions to make constant vigilance necessary.

When the banker is blamed because he pays smaller interest on deposits than he charges on loans, or because he forces payment or forecloses on the lender, or because he is generally cold-hearted in his attitude, it is apparently forgotten that centuries of legislation have hammered into him the idea of safety, security, responsibility and trusteeship for the depositors' money. It is forgotten usually by the outsider, but never by the banker, that if he loses the depositors' money the stockholder is subject to a double liability, and investors will not so subject themselves unless they have an assurance of fair profits and considerable security in other ways.

But none the less there is the bank teller or cashier, and now and then the president, who goes to the bad because of women or of speculation in stocks. There is the banker who is just a plain darn fool, and there is the one who is thoroughly yellow and dishonest all the way through. These types appear and reappear, although naturally failures increase after the bursting of any sort of boom. The percentage of dishonesty, rottenness of character and complete incompetence among bankers is low, but there is quite enough to warrant ceaseless vigilance on the part of examining and regulating authorities.

Naturally banking cannot escape from the weakness of all business effort, whether private or governmental, which is the desire to make a good showing. Customers are what all business organizations, public and private, want. Banks seek deposits and profitable loans, and do not always reckon on the risk.

The persistency with which banks are denounced for not lending more freely is difficult to understand in view of the repeated losses suffered from lending too freely. It is said that banks constitute a money trust, yet many of them commonly give recommendations to concerns which have never deserved a single good word and would certainly never get it from any money trust worthy the name. Much is said of how banks favor their friends, and especially insiders, so called. But perhaps the most striking fact about banks to those who deal in facts rather than in buncombe is how good they are, far too good, to total or almost total strangers.

Indeed, the most curious fact about many bankers is how often they are unable to detect bad character, unsafe practices and unsound finances until after the crash. They extend credit to a vast multitude and variety of enterprises and individuals, and out of these myriads a number always prove poor investments.

If the banks are engaged and joined in a conspiracy to use the people's money for the bankers' profit and the oppression of the people they are not very successful at the game. If the banks possess and exert as much oppressive power as the radically inclined assert, it is strange they sustain so many business losses. If their system for beating the people is so perfect it is strange that every now and then a banker goes to jail or commits suicide because he has been discovered in misusing the people's money.

Banking might be made more safe for the depositor, but hardly more acceptable to the parlor pink, if the thirty thousand mostly separate institutions were reduced to half a dozen, somewhat after the British fashion. It might be made still safer and thoroughly acceptable to the pink, for the moment at least, if the Federal Government took over the banking function entirely. That would settle the whole question; especially if the railroads were taken over at the same time, and a few of the larger industries, such as the oil, steel, packing house, telephone, telegraph, electric light and power, and automobile industries.

For then we should cease to be a free and democratic nation with all the worries that go with it. There would be no point in finding fault with the banks, railroads or anything else. With a few bureaucrats controlling the situation there would be no sense in complaining to them, or at least no more than in objecting to what a Soviet commissar decrees. Under our present system we have all the pains, difficulties and troubles of free institutions, individual initiative and opportunity for all. It is a very great nuisance, because it places considerable responsibility upon the individual American. Why not shift it all to a few politicians and autocrats?

Industry and commerce, including banking, would be so simple under such an arrangement. There would be no need of private stockholders in banks, no dividends and no profits. Naturally under government banking it would be hard to refuse loans, to discriminate against borrowers. The borrowers might have enough votes, or bayonets, to turn the bureaucrats out of power and put in a new set. Thus the losses would be heavy, but that wouldn't matter at all. They would be made up out of taxation.

In this fashion industry after industry could be taken over, and if any losses were sustained the taxpayer could be pinched again. Of course in time there would be no taxpayers left, no wealth to tax. But what of that? Why not start civilization over again from the Stone Age? It would really be easier than progressing in an orderly fashion from the point already reached. It takes much less headwork to break a piece of machinery than to make one.

The Inarticulate Conservatives

By KENNETH L. ROBERTS

NEARLY everything in the world is, at one time or another, largely influenced by fashion. At certain periods in history front porches have been fashionable on houses; at other periods front porches have been enthusiastically banned by the dictates of fashion. Literature at times has had to be well sprinkled with commas, semicolons, dashes and involved sentences in order to be in the swim; at other times it has been considered out of date unless it ran to short sentences and a paucity of all punctuation except the period. Fashions in women change. On occasions the truly fashionable woman had to have the swelling contours of Mount Rainier and tip the beam in the vicinity of two hundred pounds; on other occasions she couldn't arouse any excitement among the smart set unless she weighed between ninety-five and a hundred and thirteen pounds and had the general outline of a two-by-four joist.

Ballot-Shy Citizens

EVERYTHING—ships, shoes, sealing wax, cabbage, cooking, monarchies, and what not—has been regulated or influenced by fashion at one time or another; and the Government of the United States is no exception to the general rule. For a great many years the fashionable attitude among American citizens was to think of the Government as "my Government." The average American paid a great deal of attention to getting men to run his laws for him; and on the whole he was eminently successful in getting a government suited to his needs. It was fashionable for Americans to participate in the business of government, and rightly so; for there is no business that is more important to the citizens of any country. Consequently the town ran itself and the city ran itself and the county ran itself and the state ran itself. For any of these units to have confessed that it was incapable of running itself would have been a shameful admission of impotence and incompetence on the part of those who were proud to participate in the business of government.

Of recent years, however, fashions have changed in all these things, as fashions will. The average American, instead of looking at his Government as a part of his private possessions, to be guarded and cherished and exhibited with pride, has come to view it as a vast impersonal thing out of which he ought to pry everything priable at the earliest opportunity.

No longer does he view it as "my Government," but as "your Government." No longer are towns, cities, counties and states content to run themselves by their own efforts. They want the Federal Government to rush to their assistance, with men, money and regulations, and remove from their shoulders all burdens of government that seem to them difficult or expensive.

It is no longer fashionable to vote in the United States—no longer fashionable, that is to say, to pay attention to the business of government.

Out of all the voters registered in the United States, only about 49 per cent of them are sufficiently interested in their Government to step up to the polls and cast their votes on election day. Less than half of America's registered voters, on the face of the returns, have sufficient patriotism to participate in the running of the nation.

In 1920, 26,000,000 people voted in the presidential election; but the total number of registered voters was 54,500,000. For every man and woman who voted, there was a slacker who didn't, and there were 2,500,000 nonvoting slackers to boot. Since the population of the country is in the neighborhood of 110,000,000, only about one in every four makes himself heard as to the manner in which the country shall be governed.

No Interest in Government

IN SOME states, of course, the percentage of registered voters who vote is very much higher than in other states. The place of honor among the states is held by Delaware, where 75 per cent of the voters go to the polls. At the bottom of the list stands South Carolina, only 8.5 per cent of whose registered voters are sufficiently interested in government to get out on election day and subject themselves to the arduous task of marking an X on a ballot with the stub of a lead pencil.

Indiana, that fertile breeding ground of politicians and authors, presses close behind Delaware by producing 74 per cent of her voting strength at the polls. The best that the state of New York can do is to tease 52 per cent of her voters into the voting booths; while Wisconsin, the so-called ideal state evolved and controlled and reputed to be hog-tied by Senator Robert Marion La Follette, the pompadoured protester, also did its political business in the presidential election of 1920 with 52 per cent of its registered vote. It might be remarked in passing that wherever the boss system is working smoothly and

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CAN THEY GET BY WITH IT?

SHORT TURNS AND ENCORES

The Miller's Daughter

By One She Jilted

IT IS the miller's daughter,
And she has been so mean, so mean,
That I would be the earrings
That hang each side her bean.
And from her mops of hair I'd swing,
And scratch her neck like everything!

And I would be the fur piece
Around that silly neck of hers;
With beady eyes and rally ears,
Like all those summer furs.
And with my teeth so sharp and white,
Her foolish little chin I'd bite!

And I would be the necklace
She wears so close about her throat;
Those choker beads, they call them.
And o'er my chance I'd gloat,
For I would clasp so tight, so tight,
She'd choke to death—and serve her right!
—*Carolyn Wells.*

The Smiths Have Evening Callers. The Smiths are the Folks on the Divan

Th' Silver Cornet Band

PROFESSOR CLEM HARNER, th' organizer, an' fer th' last forty years th' leader o' th' Apple Grove Silver Cornet Band, wuz seventy-two years ole th' first o' this June. Professor Harner, at th' age o' twenty-five, gathered his first impressions o' America from th' southeast corner of a red an' gold combination band wagon an' Malay tapir cage with Sells Brothers' Great Seven-Elephant European Railroad Shows, with which aggregation he traveled several seasons. He says th' hardest thing next t' bein' poor an' prominent is travelin' with a circus—that takin' a bath is impossible in inland towns an' breakfast is allus five hours late.

Th' ole-time oom-ta-ta Marchin' Thro' Georgy silver cornet band that used t' play on th' flimsiest excuse, is jest about extinct in these days o' close contractin', shorter hours, livin' wages, an' automobiles. Th' ole silver cornet bands used t' play jest t' hear 'emselves, but th' solidified an' unionized musicians o' t'day only turn out on a guarantee an' charge fer consultation. In other days a brass band wuz sort of a social organization. Th' band boys had other callin's an' didn' depend on ther horns an' commercialize ther musical talents. All they asked wuz that th' community in which they lived would chip in an' buy th' 54-pound thick felt uniforms an' plumes an' helmets, an' they'd do th' rest.

We kin remember th' time when folks would scheme around an' try t' git ther boys in th' band instead o' sendin' 'em t' college Joinin' th' band wuz th' turnin' point in a boy's life—th' steppin'-stone t' higher an' better things Belongin' t' th' band gave a boy access int' th' best homes, an' wuz savin' on his civilian clothes. Plumes an' epaulets wuz great beau catchers, an' many a humble alto player has dropped int' a snug fortune after one Saturday evenin' concert. We never hear th' close-fisted musicians o' t'day playin' th' Levey Polka. Th' Levey Polka is a triple-tongue cornet solo an' requires hard work an' long practice, so we guess that's th' reason organized cornetists don't tackle it. A musician can't pull down any more fer playin' th' Levey Polka than he could fer playin' In th' Sweet By an' By, which is easy, so what's th' incentive? A sour note used t' disgrace a musician fer several weeks, but t'day such a note is fully protected. In th' quiet, peaceful evenin' o' life, with th' night closin' in on him, an' nothin' t' bother his reveries 'cept some distant cow bell on th' hillside, Professor Harner must recall some fine experiences in his eventful life. He has shaken hands with Bryan thirty-one times, wuz poisoned on tinned plum puddin' at Selma, Alabama, an' knows Tom Taggart. —*Abe Martin.*

"How Much'll You Git For That Picture?" "A Thousand Dollars." "Gosh! I'll Sell the Land You're Paintin' for Less'n That"

Dinner at Mario's

MY FRIEND Mario is a grand-opera tenor. His wife, Gilda, before she undertook the job of custodian and guardian of Mario's temperament, had been a singer herself—a contralto in a small opera company in Italy. The Marios have four children: Nedda, eighteen, soprano; Rodolfo, seventeen, baritone; Mimi, nine, soprano; and Beppo, three, voice unclassified. They live in an apartment near the opera house.

"Come on home and have dinner with us," said Mario.

I protested weakly. I was really rather anxious to get a glimpse of the home life of the famous tenor.

As Mario turned the key in the door of his apartment I could hear the sound of voices blending in close harmony:

"Hail, Mario!
Welcome home, Mario!
With joyous song we greet thee.
With joyous song we greet thee.
With joyous song we greet—
Yes, we gree-ee-ee-eet thee!"

Mario dropped his hat and coat in the hall and rushed, with his arms outstretched impulsively, into the living room. I followed closely at his heels. His glorious tenor voice rang full and clear:

"'Tis I, Mario, your father
Home from my daily toil."

To which the family responded:

"'Tis he, Mario, our father,
Home from his daily toil."

Mario's family appeared to be dressed for a costume party. Gilda, a buxom woman of forty, dark-eyed and olive-skinned, wore a scarlet velvet evening gown. Ropes of imitation pearls hung from her neck, and in her raven-black hair glistened a rhinestone tiara. Nedda had on a gypsy costume, a bright yellow bandanna about her hair and heavy gold earrings dangling from her ears.

Rodolfo was dressed in the doublet and hose of a cavalier. A sword hung at his side. Mimi and Beppo were attired as pages.

Mario introduced me in recitative, Rodolfo, who was seated at the piano, striking an occasional accompanying chord:

"This is a very dear friend of mine
Whom today, at the opera, I met
Glad was I to meet him,
Glad was I to greet him,
Home to dinner I brought him,
To take pot luck with us."

Then, with the precision of a company of West Pointers, they grouped themselves about the piano.

"Welcome!" sang Gilda.

"Welcome!" trilled Nedda's rich soprano.

"Welcome!" boomed Rodolfo's barytone.

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Beans that are beans!

The rich, delicious, tempting kind that go right to the spot! The kind that are real food—substantial, nourishing food that strengthens and sustains. And you should just taste their tomato sauce! It's famous from coast to coast and you know why the moment you taste it!

Slow-cooked Digestible

12 cents a can

Except in Rocky Mountain States and in Canada

PLAYING FAIR

By Lucy Stone Terrill

ILLUSTRATED BY JAMES H. CRANK

She Crouched Down Again on the Chilling Ground and Gave Herself Over to Indefinite Prayer

VII

WELL, how does it seem to come off with all the ribbons?" was Blaine's first remark of the homeward journey. It was a beautiful night of moonbeams and soft shadows. The fragrance of the pines followed them from the mountains until the swift roadster outdistanced it and carried them into the odor of alfalfa fields freshly wet with valley dew, intensified now and again by the sweeter cloying smell of the tall wild clover that ran by the ditches along the road. Then, beyond the reach of the little fingers of the mountain streams, came the hill country—a great, turbulent, unwatered ocean of sagebrush, its contours broken here and there, where spring waters sprang, by huddled groups of box elders, like buffeted vessels stubbornly stemming the heavy seas.

But in the gentle light the austere, moon-loved hills lost their sky-piercing outlines of the garish day, softened by great palpitating shadows that hovered waveringly like gigantic moths. It was a wonderful night for a man and a maid and a bewildered but determined Cupid.

"I'm very much afraid that I didn't even get honorable mention from your mother," June replied dubiously to Blaine's quizzical question. "She looked like a granite woman to me at first, but by the time dinner was over I knew I hadn't done her justice—she's pure steel."

"No-o, only alloy," Blaine modified; "but a few drinks always freeze mother up, and then—it was her first experience with methods like yours, you see."

"Why, have all the vanquished hordes in the past simply submitted humbly to snubbings?"

"You flatter me. Well, at least none of 'em have ever opened fire on sight and kept the guns going."

For June had obeyed her natural intuitiveness and had replied with appalling candor, not to Mrs. Blaine's remarks but to the subtle motive which prompted them. It had bewitched the rest of the party, but it had added venom to the original disapproval in the granite eyes; and, as Blaine had said, continuing cocktails held no magic of merriment for mother.

It was June's initiation into the best Bacchanalian circles. The only intoxicated people she had known before were the perennial miscreants of Sage City and the janitress of her rooming house in Chicago. These people were different—very. They seemed to gain in wit what they lost in wisdom. And their capacities! Cocktails emerged miraculously, flowing from a source seemingly as inexhaustible as the rock from which Moses watered the parched throats of the Israelites. And when their astonishing thirst did finally threaten famine Tom Denton averted any such calamity by sending in a large earthen pitcher of home-brew; and by that time they had had sufficient cocktails to be tolerant of its quality.

Two cocktails sufficed June for the evening; she needed no greater exhilaration than the wonders at hand; and she found no pleasure in drinking something that tasted like a liquid wild crab apple and made her face flush uncomfortably. Of all the party, Blaine wrestled unscarred against the weapons of Bacchus. He became neither hilarious nor morose; but at times June's eyes surprised a look of naked anticipation on his face which, under her gaze, clothed itself more or less clumsily with a veil of courteous admiration. Except for the cocktails, the temperate two, she might have been concerned over this. She was, however, merely exhilarated. Neither was she at all alarmed when Mary Denton cornered her in the dressing room as they were leaving, with the sullen message, "John says to tell you you better not go home with your sporty friend. He's drunk."

"Oh, do you think so? Then he's a charming inebriate, isn't he, Mary?" she scorned, her lofty language only adding to Mary's quite evident disgust. She had joined Blaine laughingly and told him of the warning.

"Drunk?" he scoffed with magnificent reassurance. "Might as well ask the fishes that swim in the sea if they're afraid of drowning."

But he had not reckoned on the insidious surety of the Wyoming White Mule, which acted like a time bomb, wreaking results with merciless inevitability.

For a few miles all went happily. June kept him safely in merriment with her comments and impressions of his friends, while the roadster skimmed the roads like a swallow. But throughout all her cheery chatter she was keenly conscious of just one thing—that kisses were in the making. And she was unashamedly glad, afterward, that their first kiss could be remembered as a thing of sanity, of keen sweet ecstasy. Because it happened before Blaine succumbed to inebriety.

They were in the midst of merry memories about the dinner when Blaine quietly remarked, "There's no question but that your once fortunate friend has forfeited his option, is there?"

And after that quiet question June remembered nothing whatever of herself—of what she thought or did or said. All subjective senses fled. Objective things, however, fastened themselves enduringly in her mind—the look of the moon-misted valleys from the hilltop where they stopped, the chuckling sound of the engine, and the eerie lament of a night owl, the smell of sage, the warmth of Blaine's body as he gathered her in his arms.

And his lips! There was no haste, no compelling, no rude force in that first kiss; instead it gave promise of becoming a permanent continuation of rapture. There had been nothing of this—with John. She wondered if she were fainting. But earthly raptures must be of earthly duration, and the ecstasy of her first awakened passion sealed itself from all subsequent emotions with a white scar in her memory. And under that same white scar was her memory of Blaine's face as his embrace freed her and he drew back his head to look into her eyes, a blinded sort of face as if his vision were stricken by too strong a light.

"To think this should happen to me!" he said, his voice emptying out a lifetime of cynicism with the wondering words.

She stared at him, equally wondering. For her it had meant the knowledge of passion; for him, the knowledge of definite love; and of the two he was the more greatly bewildered. "Why—why, Baird!" she whispered.

"Yes, dear," he said gently, as if he were answering some frightened question. His arms tightened again, but he loosed her quickly and started the car. "I—I think I'd better play safe," he observed with a short, queer laugh, his words seemingly addressed to invisible ears. "I'd give ten thousand dollars if that bunch had kept their confounded liquor at home."

She realized afterward how staunchly he struggled against the overwhelming host, but he struggled with fear

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Enough to know —it's Premium

Many a woman achieves a reputation for serving wonderful meals by selecting only those brands of food which have themselves won distinction. In buying bacon, for instance, if it is marked Swift's Premium that is all she needs to know.

For this Premium mark has long been an assurance of highest quality —of distinctive flavor and unusual tenderness.

Experienced housekeepers find that, with a family of any size, the economical way is to buy a whole side of Premium Bacon. Still, the sanitary half-pound and pound cartons of thin, even slices are many times a great convenience.

Whichever way they buy it, women of discriminating taste make sure the bacon they get bears the mark Swift's Premium.

Swift & Company, U.S.A.

The whole piece comes wrapped in this sanitary parchment

Uniformly thin, even slices come in this convenient sanitary carton

Swift's Premium Bacon

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of himself, with fear of what he might drunkenly reveal. For June, it was like watching the ravages of an unseen monster, seeing this other self; this sickening, silly and, at the last, abhorrent person evolve from the man that had been Blaine.

He lost ground quickly. His guidance grew erratic and they were out of the road more often than they were in it. She could see that he wanted to talk but was trying not to. Quick distaste filled her, but at first she was unafraid. When his words began to lose consonants and his laughter wabbled out meaninglessly, merely shaken into sound by the ensuing bumps of the car, she suggested in a slow, still voice that she should take the wheel. She had driven John's little car and knew that she could at least stay in the roadway. He was enormously, absurdly grateful. When he got out of the car to change places with her, her horrified eyes saw that he no longer walked like a gentleman but had joined the ranks of the perennial miscreant with whom she was disgustedly familiar. And now, released from the tension of driving, he tumbled into a silly, talkative stupor.

She tried not to look at him. She tried to forget that she had kissed him—to make herself believe it had not happened. His hat was on the floor. He pillowed his head with its thin, disheveled, drab hair on her shoulder. But still fear had no part in her humiliation. She was not afraid until his unsteady hands hindered her cautious driving with their insistent caresses. Again and again she pushed him away, but she might as well have protested with the warm night wind which blew tendrils of her hair against his close, hot face.

He argued with ridiculous earnestness that people who loved each other should let nothing interfere with the pleasure of caresses; that surely she wasn't going to refuse him the favors she had granted to his predecessor.

"But John never acted like this!" she told him, trying desperately to impress his maudlin childishness. "Oh, please, please don't! It's late, and I want to drive as fast as I can. Oh, I wish to heaven I had listened to John, now!"

"Oh, forget that blue shirt, sweetheart! He's not had my exp'rience, tha's all."

"Well, this is the last experience you'll ever have with me!" she flung at him futilely, her lips silenced with hot, horrid kisses

Struggling away from him, she became aware of an ominous silence. She had killed the engine. And there they were! She tried to experiment with the gears and get the car started again—it was very different from John's little flivver—but it was impossible to do more than cope with her companion. Embracing her passionately, he began muttering words that brought her to quick quietness from the shock of their total disillusion.

"Now, li'l' sweetheart, lemme tell you my plans. We'll get a nice li'l' apartment in New York; yes, sir, I'll get you the bes' li'l' studio in li'l' ol' New York. I'll get you everythin' your li'l' lily heart desires; far's that goes, I'd marry you if I could. You know I'd marry you; now don't you know I would?"

June wrenched herself away and took him by the shoulders as one would an incoherent child. Her mind swept mercilessly back over the evening. No, he had said nothing at any time—about marriage.

"Is that what you meant this afternoon by 'something more than friendship?'" she asked slowly.

"Yes, tha's it—tha's it. Bes' li'l' arrangement in the world. Then you'll make good, be famous, ridin' top wave like you said. Mother'll be crazy about you when you've got a big name; then we can be married, madame, if you insist, if you insist. Always oblige the ladies. Come on, time for another kiss."

June's rigid arms held him pinioned against the seat.

"You think I'd do such a thing—I—June Cameron?"

"Why, who are you? You're jus' a girl, aren't you? Lo's o' girls in the world—no end of 'em! Now come on, li'l' June Bug, le's be friendly; you don't know how friendly I feel. Come on now, nothin' nicer in the world than kisses."

He grasped her struggling figure in arms that hurt her and bent her body backward under his weight. The touch of her, and the liquor, and his years of self-indulgence had driven out any awareness of the beautiful belief that had been born in their first kiss. He was loathsome, terrifying. June jerked one hand free, and by reaching down behind her managed to loosen the door and push it slightly open. Half falling, she pushed herself from behind the wheel, twisting her right foot between the brake and the clutch until she cried out with the sudden pain of it. But she wrenched it free, lying for a terrified moment just as she had tumbled to the ground, watching the ludicrous Blaine, who, in attempting to follow her, was entangled in the gears and the wheel.

Braving the pain in her twisted ankle, she got to her feet and ran, limping, away from the car, his highly delighted voice following her.

"Goin' play hide an' seek, are we? I'm the bes' li'l' seeker in the world; jus' wait till I catch you, li'l' June Bug, jus' wait!"

She crouched behind a sagebrush and he gamboled mutteringly by. Laughing and calling in high good humor, he hunted for perhaps five minutes; and then, with less energy, turned his playful feet back to the car, clambered in and went to sleep, bowed over the wheel with his arms for a pillow.

June, miserable now with both physical and mental pain, examined her ankle and bound her handkerchief about it. It was undoubtedly sprained. She tried to step on it, but the pain nauseated her. So she crouched down again on the chilling ground and gave herself over to indefinite prayer: "Oh, dear Lord, help me, some way!"

After no less than the seven hundredth repetition of this comprehensive entreaty the answer came—precipitated

(Continued on Page 32)

"Oh, No! No, John!" She Cried Out, But Her Words Only Made Dry Whispers on Her Lips. She Could Not Move

PROBABLY no car on the market—at any price—provides, in all its vital parts, for a greater margin of strength in proportion to known strain than the Hupmobile.

That is one of the simple secrets of Hupmobile long-life—why the earliest models we built are still in use in all parts of the world.

That is why the Hupmobile owner, knowing his car and the *certainty* of lower maintenance costs, is so reluctant even to consider a change that would deprive him of the Hupmobile.

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over the hilltops in a flivver whose engine announced its coming from far distances.

John! Of course it was John! What rare discretion was the Lord's! June pulled herself up beside the tall sagebrush and stood to welcome him on her one good foot, sobs choking in her throat. Upon sight of Blaine's stationary roadster the flivver increased its already remarkable momentum and came leaping down the road like a jack rabbit, stopping short with a chaos of sound that would have awakened the dead, but which was less than the breath of a butterfly to the slumberer in the sumptuous roadster.

Now that it had happened, John's coming seemed the most natural thing in the world; she realized that she had expected him all along. He lifted her easily into his arms, cradling her there as one carries a baby.

"Oh, honey, I was afraid of this, I was afraid of this, I was afraid of this!"

No other words seemed to occur to him, but so sweet was the sound of his voice in her ears that he could have repeated prepositions and she would have agreed with him. He put her gently into his breathless little car, rebandaged her swollen ankle and used her tears and his big handkerchief to wash her face.

"Where's your hat, honey?" was the only question he bothered her with.

"Why, the—the last time I saw it he had his foot in it," she answered.

At that, John turned toward the other car and there was a look in his eyes that saw dead men.

"Oh, no, John!" There was such horror in her voice that he stopped and came back to her. "Don't touch him! Don't touch him! It—it would be like taking advantage of a—a sick animal!"

It was true. John realized it. When he did finally approach his slumbering rival it was only to rescue the devastated hat and to pin a leaf from his note book to Blaine's lapel—a leaf which bore the penciled message:

Son of your mother—and perhaps she might think even I were worthy of you if she could see you now—John is letting you live at the request of this poor little fool who has just promised to marry him. The only way you can shame and insult me more than you already have done is ever in any way to remind me again of your existence.

THE POOR LITTLE FOOL.

No humiliation, of all the humiliating night, was worse than the return of the prodigal hat. John brought it back, futilely trying to pull it into shape, and silently laid it on her lap. The poppies had lost their pride; the brim was twisted and dirty—the hat she had always yearned for, the hat that made her think of her mother. She spread John's handkerchief over it to hide its shame.

They talked very little on the moonlit way home. Occasionally she glanced at John's face; it actually shone, as a sun, with serenity. Once he said, "Honey, this is one of the times you're pretty certain that you love me, isn't it?"

She did not give herself time to analyze the bewildering germ of antagonism his question roused in her, but answered quickly with serious humor, "John, I love you enough to supply a whole family. When I saw you coming, back there, it was just as if my mother and my father and any sisters or brothers I might have had were all hurrying to help me because I belonged to them. For, you see, you're all the real love I have."

"I'm all you'll ever need, darling," he assured her.

"Oh, John, I can't understand why you don't hate me, when the only times I love you are when I need you!"

John's right arm tightened about her shoulders.

"That's what makes us love people, honey—because they need us. We don't love folks we aren't able to help. Don't you worry; not at all, at all."

This large remark struck her as alarmingly true. What help had she ever been—could she ever be—to John?

It added itself to the pain of her ankle and kept her from sleeping when, three hours later, she was tucked in beside Mrs. Brown on the straw tick so that her tent might serve as a guest room for John. Her brain was too weary for reasoning; she had no control over the sensations that ran riot in it. And the predominant one was the thrill that had shaken her when she had glimpsed, with startled wonderment, the man who had looked at her from Blaine's eyes in that long moment after their first kiss.

It was the man her love could help Baird Blaine to be. But her bewilderment was finally driven away by a power other than her own. Wearied into restless sleep, her dreams carried her back to a similar tragedy of childhood. She stood, screaming and terrified, slowly sinking into a bog of quicksand in a stream near which they were camping. She would have sunk no deeper than her waist, but in her fright she felt all the horrors of destruction. Yet, transcending even her terror, was the wonderful solacing sensation of relief when her mother came running to her rescue—"Dearest, don't scream so! You're all right! I'm coming!"

The memory of it changed into dreaming; it was not her mother in her checkered gingham dress; no, it was John; it was not quicksand pulling at her feet; it was pain—pain in her swollen ankle. But she was the same and the sensation of relief was the same. John was saving her. She had known he would, just as, long ago, she had known that mother would come, somehow, from somewhere, to take her out of every trouble. The very comfort of it was so keen that it wakened her and she lay listening to Mrs. Brown's even breathing. She was quiet and reassured, and happy with the ease that comes from a final glad decision. It was as if her mother had come again, somehow, from somewhere, and had shown her the way to go.

VIII

THE first morning of June's and John's engagement was marked by a compromise. In return for being permitted to keep the five hundred dollars from Pierre Laurin, which John was adamant in considering a present and not a payment, June allowed John to make a bonfire of Blaine's gifts on Mrs. Brown's trash pile. John and Mrs. Brown, however, had been the only revelers; she had sat inside, grimly staring at her bandaged ankle and trying valiantly to reconcile herself to John's method of vengeance.

"Well, Then—Git Up, Methuselah—Well, Then I'd Go on the Old Rule That a Bad Promise Is Better Broken Than Kept"

"I don't mind losing the things so much, though I'll probably never be able to replace some of those tubes of paint, as I mind John's wanting to do such a thing," she told Mrs. Brown later.

"Did seem kinda uncivilized," Mrs. Brown had surprisingly agreed. "I'll admit I'm kind of ashamed for eggin' him on. I don't think he'd have done it if I hadn't."

"You know he would have," said June. For John had felt only honest, downright animal satisfaction in his spectacular triumph; just as he had felt it proper to exact from June the solemn promise never to speak a word again to Blaine or to any of his low-lived friends.

"Wouldn't you rather have my confidences than my promises, John?" was her only protest. John, naturally, had wanted both. So she had promised.

And for two days there was no summer school in Cottonwood. John drove her to Sage City to see Doctor Evans—he of the John-eligible sister-in-law—and she returned on Tuesday with a crutch, a diamond ring and ten yards of linen to hemstitch for dining-room curtains for the little brick house on Pine Street.

Mrs. Brown had rented two marvels of antiquity from the station agent, modernly named a horse and cart, in which to convey June to and from school.

"No bother at all," she brusquely reassured June. "I always did like to ride around the country, and I never had a chance to before—for nothing. Maybe you wouldn't have that five hundred dollars to pay for it if my lemonade hadn't put him in a good humor."

On Wednesday evening, when June's five scholars made departing specks of calico and overalls on the south hillside, Mrs. Brown in her cart and Baird Blaine in his car arrived simultaneously.

"Young man, you ain't wanted in there!" June heard Mrs. Brown's far from uncertain tones. She was unable, however, further to impede his progress, because the ancient and rented steed, not having been acclimated to automobiles in his youth, still evinced a kittenish agility in their presence; and Blaine had left his engine softly chugging.

June and her crutch got halfway down the little aisle before he reached the doorway. His pale face flushed to a hot, hard red at seeing her. It reminded her of his latter personality of Sunday night, but it was the only thing about him that did; otherwise, he was another man. He was dressed for city streets, having thrown off his linen duster in the car, and he looked forty years old instead of thirty.

"He's not nearly so good-looking as John—in fact, he's quite plain," was June's first irrelevant thought; followed by "It's odd that I'm not even angry at him."

The sight of her slowed his feet and stopped them altogether in the doorway, where he remained like a statue etched against the bright sunshine.

"Am I responsible—for this?" he finally asked.

It was remarkable how all the tragedy flowed out of the situation at seeing him. She was merely going to feel satisfaction in his remorse. It made her wonder if she were quite decent, as her grandmother termed it.

"You are," she said; "you and my awkwardness."

"What—how serious is it?"

"A sprain; I can walk on it in ten days—perhaps."

"Would I seem any less of a blackguard to you if I tried to express what I—I feel?"

"Not the slightest."

Her mind was turning out words like a machine, unhampered by any emotions whatever. Over his shoulder she could see Mrs. Brown gesticulating eloquently to know if she should desert her kittenish steed and come to the rescue. June shook her head.

"You knew I would come, didn't you—in spite of your note?" he said.

"I thought that you would." She put her left hand up to steady the crutch under her right arm, and John's modest diamond laughed in his face. His lips tightened.

"You've actually promised, then, to marry him?"

"Yes; we're going to be married on the fifth of September."

"If you do, you're doing something far more contemptible than my making a fool of myself the other night."

"Perhaps you don't realize just how contemptible you were."

"Granted. My last memory of it, however, is such that I shall live only to repent it." He smiled a little, seeing her crimson; but there was no levity in the lightness of his words. After an instant's silence he went on in a lower, more deeply earnest voice, the undoubting voice of a cynic turned believer:

"You'll never be happy with this man, June; not because he isn't worthy of you, which I know I'm not, but because he isn't your mate, which I know I am. There's something—God knows what—that prohibits any possible barriers between us. It happened this man came in the other night just in time to profit by your revulsion of feeling; but no matter what might have happened, it oughtn't to make any difference between us. It can't.

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The rug on the floor is Gold-Seal pattern No. 534

Artistic, Easily-Cleaned Rugs that are Durable and Inexpensive

How charmingly the quaint floral pattern of this *Gold-Seal* Congoleum Rug blends with the Colonial furniture! But these attractive rugs come in such a variety of delightful colors and designs that it's easy to choose an appropriate pattern for any room.

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Beautiful and amazingly durable, Gold Seal Congoleum Rugs are the popular, sanitary floor-covering for every room in the house. Note their low prices.

Popular Sizes—Popular Prices

6	feet x 9	feet	$ 9.00	Pattern No. 386, illus-	1½	feet x 3	feet $ .60
7½	feet x 9	feet	11.25	trated, is made in all sizes	3	feet x 3	feet 1.40
9	feet x 9	feet	13.50	The other patterns illus-			
9	feet x 10½	feet	15.75	trated are made in the	3	feet x 4½	feet 1.95
9	feet x 12	feet	18.00	large sizes only	3	feet x 6	feet 2.50

Owing to freight rates, prices in the South and west of the Mississippi are higher than those quoted.

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There is only one guaranteed Congoleum and that is *Gold-Seal* Congoleum identified by the Gold Seal shown below. This Gold Seal (printed in dark green on a gold background) protects you against imitation floor-coverings, and gives you the protection of our money-back guarantee. It is pasted on the face of the material. Be sure to look for it when you buy.

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CONGOLEUM
ART-RUGS

OH, DOCTOR!

(Continued from Page 5)

slam-bangest circus on earth, full of elephants and tigers and giasticuteses and horseback riders that stand up on 'em, and brass bands and monkeys and folks turning somersets right and left, and pop corn and lemonade—just a glory of a wild time that won't hurt him a mite, and like as not perk him up. Come, now, you see if it don't, that's a good girl. Get his things on."

His mother had been persuaded. She had got his things on. Two pairs of woolen stockings over his thin legs, galoshes over his shoes, though the day was sunny; his knitted chest protector, his overcoat, his woolen cap, his warmest gloves. But while she was incasing him in these protections she contrived to make him fearful of the adventure. Had he been permitted a vote he would have retreated at the moment of starting, as his mother brought bottle and teaspoon for a final dose of the bone builder.

What moved him forward was the clean conviction that his father would be disappointed. He had gained this from the gusto with which his father dwelt on the fascinations of the circus. Somehow he felt that it was better for his mother to be anxious about him than for his father to be disappointed. And what if he did catch something new? He was hardened to that; it would mean only some further medicines, perhaps another doctor. It was nothing to be concerned about, as his foolish mother was concerned. He stamped his galoshed feet in sheer recklessness as she buttoned his overcoat high about the silk muffler. She hugged him in farewell and turned to his father:

"Be sure to go down in a closed car, and be careful about drafts, and don't let him eat or drink anything—peanuts or pop corn especially."

"Yes, yes, I'll mind about that. And first we'll have a little walk, over to Eighth Avenue. I must stop at the store a minute to see George."

His mother displayed an odd new alarm.

"Oh, but, Slater, you won't take him to that—that place! He's so sensitive!"

His father had again become jolly.

"Now, now, mamma! It's you that's sensitive. Remember, this young man'll be carrying on the business some day."

They had gone out on this, leaving his mother with the new worry. He wondered what there could be to worry her besides coughs and typhoid fever and such things. Certainly he found nothing at the store, reached after a pleasantly exciting walk, that should have caused the look he had seen in her face. The room had broad curtained windows facing the noisy avenue. It was carpeted in gray, and contained a couple of easy-chairs and a desk. He sat in one of the chairs while his father vanished through a baize-covered door to a room at the back. On the wall before him was a gold-framed crayon portrait of the Grandfather Billop for whom he had been named. The face of the old gentleman, with his gray side whiskers and kindly mouth, made the store seem homelike, an effect heightened by the big gray cat dozing in the sun that poured through the window.

Then his eye caught a neatly lettered card on the wall above the desk. He spelled it out: "Pinking done here." He did not know what pinking was, but apparently it was what his father did at this beautiful store. It was only then that he noticed another object, well up to the front where it might be observed through the window—a shining oblong chest, golden brown of hue and profusely ornamented with silver. He would have liked to touch it, but its beauty was too overwhelming for any familiar approach. He merely wondered and admired. Perhaps his father kept the pinking in there

When his father returned Rufus was spelling out the words on a card he had taken from the open desk: "Billop does it nicely, with two hacks, for $98.00." He would have asked about pinking and hacks and the beautiful chest, but his father hurried him out, with a final word to his Uncle George, who went to the door with them. Drawn up at the curb, as they left, was a superb vehicle, black and shining, with heavily curtained windows at the sides, its two beautiful black horses adorned with rich purple fly nets. For a moment he wondered if this might not be a splendid carriage in which they would ride to the circus; certainly it was more splendid than anything he had ever gone to ride in with his mother. But his father went right on past it to the crossing, and they got into a mere street car.

The circus was not all that his father had said it would be, but its thrill was heightened by the practical certainty that he was catching something new. He could scarcely hope to escape catching something new from the queer people in the hall of freaks who looked as if they must have a lot of things. His mother had warned him especially about going close to queer people, and here he was recklessly close to a giant, a fat woman, a living skeleton—who certainly had something dangerous—or the dog-faced man or the dwarf who was forty-eight years old and—Rufus well knew—much too small for his age.

He was glad to be out of this room, hoping he hadn't caught too many of the things those queer ones must be suffering from. And he stoically declined lemonade and pop corn, being certain that these would disable him. He divined again, though, that he was disappointing his father, and accepted a bag of peanuts with pretended delight. From this he ate three in a noisy manner, wondering if they would sicken him before he had seen the real circus. The rest he dropped as they worked through the crowd to their seats. His father, he decided, simply wasn't aware of all the dangers that surrounded little boys.

Nor was his enjoyment of the circus performance without its flaws. He was constantly afraid that people who rode horses—standing up—and swung on rings and flew through the air high up, and leaped over ever so many elephants, would fall and hurt themselves severely. Had he not been warned daily by his mother against such behavior—told what happened to boys who climbed to high places or jumped off tables? More than once before the thing ended he was rather sick with fear; and when they reached home he was thoughtful, but not in the least perked up as his father had said he might be. He was glad to be back where it was safe, where you perhaps wouldn't catch anything if you kept your feet dry and stayed away from open windows.

At supper he talked rather more of the store than of the circus. For one reason, he hardly cared to have his mother know that he had been close to queer people who must have a lot of things one would catch. It was possible that he had already caught what would make him a living skeleton or a dwarf; anyway, his mother would worry about it and perhaps begin a new course of medicines. And he still shivered when he remembered the feats of daring he had witnessed. They were not things to recall. But the store was warm in his memory.

"I know what father does at the store," he announced proudly to his mother. "He does it nicely with two hacks for ninety-eight dollars."

"Slater!" wailed his mother.

"It's pinking," continued Rufus. "What is pinking? Does it make you tired to pink with two hacks, father? I haven't as much as ninety-eight dollars, have I, mother?"

His father laughed; but his mother nervously began to describe the process of pinking. He did not listen.

"And he has a fine cat there, bigger than ours down in the basement; and I don't suppose I could have one of those lovely big boxes to keep my toys in, like what he has in the store window for his pinking."

His father laughed again, but his mother abandoned her already half-hearted efforts to eat.

And oddly enough he had not caught anything at the circus, not even from the queer people, though he anxiously regarded his skin that night in an itching suspicion that he had acquired the tattooed man's affliction. Life again became guarded and normal with—it was scarlatina that summer. He never learned what pinking was, but he did learn when he was ten the curious use to which those oblong chests were put

For his mother grew so frail he could see light through her hands, and for a long time he was allowed to be with her only a little while each day as she lay in her bed. With no one about now to warn him of drafts, he caught a severe cold that almost became pneumonia, so that he did not see her at all for a long time. When he was on his feet again, he understood he mustn't go in to her Then in a little while he was told that she had gone.

It was his first contact with death, and it left but a slight impression on him until that day of the long ride. After that rather inexplicable ride he had stood in a bleak place under bare trees between his father and Uncle George, holding tightly to a hand of each, and watched one of those effulgent chests disposed. Then he knew what their use was; knew that pinking was not all his father did; knew that those shining black carriages were not for pleasure rides.

Death now had a meaning for him. It was a personal affair, after all. Catching things didn't always end with taking medicine. He looked out over a spreading vista of marble shafts. Under them, he realized, were people who had stood by open windows, gone out without their rubbers, caught something once too often. Now he glanced with terror at his own feet. No one had thought about his rubbers. He was standing in chill April slush and his feet were already damp. He was frightened with a fright that endured.

He rode home with his father and the two aunts, silent while the elders talked in subdued tones. He hid his cold, wet feet as best he could, fearing reproaches for the absent rubbers; but no one noticed that he had been reckless. Not until they reached the dark, still house was the oversight discovered, and then only because he could no longer conceal its consequences. He was hastily put to bed with a chill, and one of the aunts declared croup to be imminent.

From this aunt he suffered a flurry of hot applications, hot drinks, throat swabbings. The other aunt was less concerned.

"It's nothing much," she declared. "Now that you got him warm, let Nature take its course."

He heard it and was aghast at such open hostility. He protested, still shivering.

"No, no, no! I don't want Nature to take its course!"

He knew what that meant—saw again the spreading vista of marble!

III

HE WAS relieved when he knew that Aunt Sena, she of the croup diagnosis, would stay to mother him. Aunt Beulah, who had so heartlessly advised letting Nature take its course, was not a person he could have trusted.

She showed her true colors even more clearly before she left. It was brutal the way she said that the boy had been taken too much care of. She used the word "coddled" offensively in what was almost a spat with Aunt Sena. The latter sniffingly demanded to be told how she could pretend to any knowledge of a sickly child's needs—she who had never borne chick or child of her own.

Aunt Beulah retorted that this child wasn't sickly, and needed nothing more than fresh air and hearty food. She wished also to be told how Aunt Sena came by her superior knowledge.

Aunt Sena sniffed again and said she had buried three of her own.

"Naturally!" observed Aunt Beulah, which closed the interview.

Rufus, still in bed from his threat of croup, had listened eagerly to this exchange. He felt a new antipathy to Aunt Beulah for saying he was not sickly. Of course he was! And he felt a new interest in Aunt Sena. She had buried three of her own He wondered if she also did her own pinking.

So Aunt Beulah had gone and Aunt Sena had stayed to be tenderly watchful of him; to discover malignant germs and experiment with correct diets. Germs had the attraction of novelty. They were so tiny as to be invisible, yet of tremendous potence. They could do anything to you, and, moreover, would do it; they were malignant. And they were not like tigers in a jungle, one here and one there. They were in swarms, all-pervasive, not to be escaped. The most one could do was to fight them blindly with ill-smelling compounds that would prove fatal to such of them as they reached. You gargled these things or smelled them or burned them; but even then Aunt Sena suspected that many germs avoided the traps enough to cause trouble.

And, of course, you could in a measure render yourself resistant to their inroads by eating correctly. Her first dietetic innovation was the Excelsior charcoal wafers, though she called them cookies in order to have them sound more attractive. She progressed from these to predigested foods, and moved on from them to uncooked vegetables, fruits, nuts and salads in which, the book averred, the sustaining vitamines would be unimpaired. A year later she discovered the health-giving properties of clean river sand, a teaspoonful of which she administered to the patient, according to directions, once each week. The patient continued docile under this new treatment, but the results were not such as had been promised by the advertisement. Aunt Sena then combined electric vibrations with the river sand and other uncooked food.

Tireless in her researches, when the current medical man frowned upon her latest remedy, gentle as she was, she firmly discharged him and hunted for one with an open mind. Almost always she was successful after a little search. The older men were likely to be obdurate, to tell her things about small Rufus and her treatment of him that she found preposterous. But the younger ones, beginning their careers, proved more tractable.

Her charge was seldom permitted to leave the house now. Aunt Sena, who had once taught school, became governess as well as resident physician. He long associated arithmetic with medicated broths, geography with vibratory massage and grammar with gargles. He was content to stay indoors, not only because of the germs that abounded without but because of the disasters that momently threatened from street traffic. Children were constantly being run down by speed maniacs, even when they wore rubbers and were bundled up. Life was to be held only by the keenest caution.

And his first sortie after being housed a year with Aunt Sena had results the reverse of reassuring. Uncle George had found him on a pleasant afternoon staring from the closed window into the sunlit street. He was idle, because Aunt Sena had lain down with one of her headaches. Uncle George, who was hearty like his father, had looked whimsically at him.

"You get your hat and come out along with me, young fellow," he said. "You don't get out half enough. Move, now!"

This had sounded like a command, and Rufus was obedient. But he brought more than his hat. He brought his rubbers and his overcoat; and he had put on his chest protector.

"We're not going to the north pole," suggested Uncle George.

Rufus knew that. But he knew also the treacheries of the open.

"You better button up your coat, Uncle George," he warned as he clasped his uncle's hand and tried to keep step with him.

He was now a weedy stripling of eleven, thin-legged, narrow of shoulder, shallow of chest—peaked-looking, Uncle George thought. The spectacles he wore gave his white face an air of premature senility. He had to shorten his stride as he walked, because Uncle George, who was short and stout, took such small steps.

"Is there another circus?" he inquired when they had crossed a street in which more than once catastrophe menaced them.

"No circus," said Uncle George. "But I'll take you up to the park and give you a peek at the monkeys. Maybe a donkey ride."

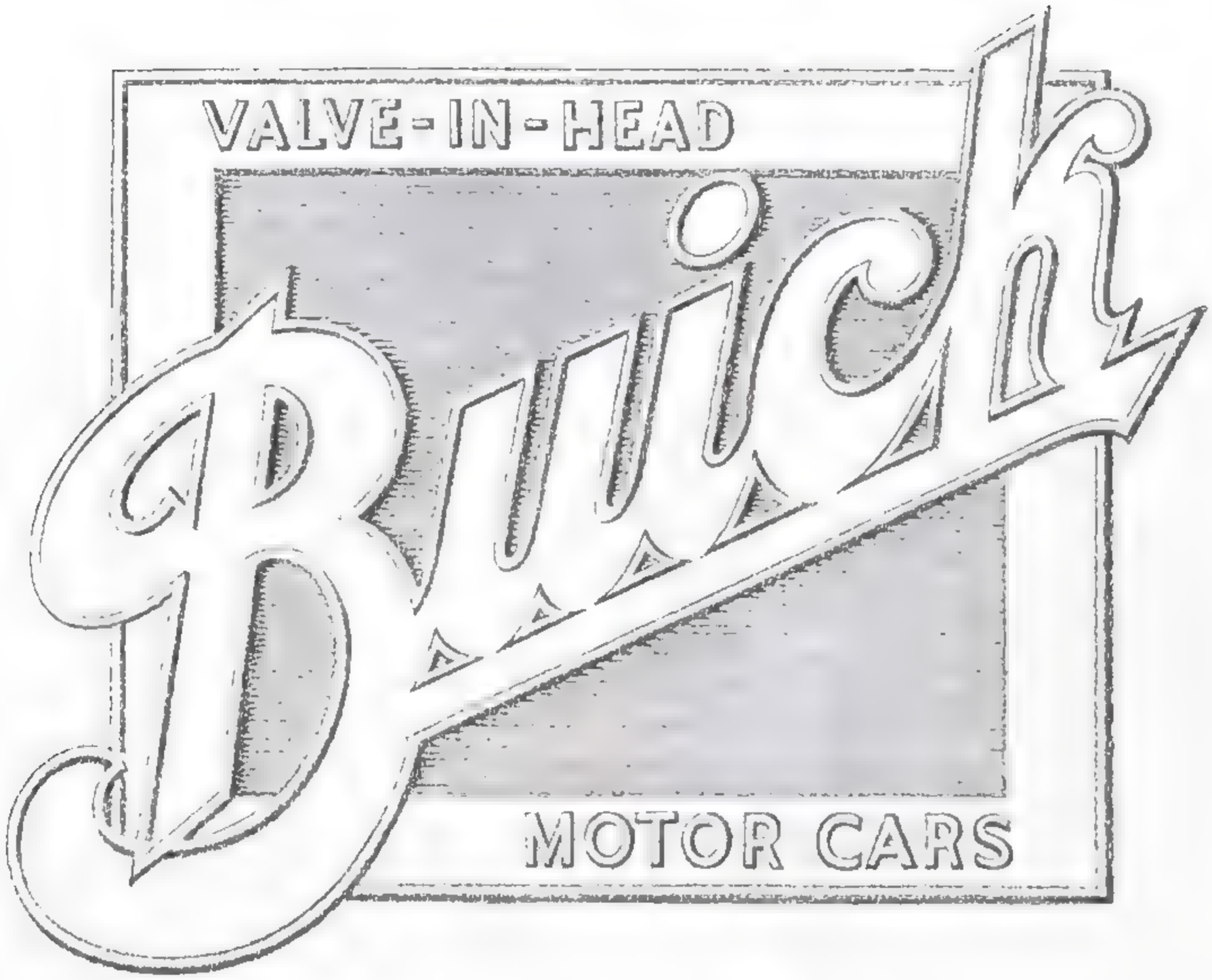
"Thank you, Uncle George!"

He would like to see some monkeys, he thought, but the possible donkey ride dismayed him. He couldn't ride like those people in the circus. He would fall off and break an arm.

"I'll have to stop at the store first, just for a minute," said Uncle George.

He suffered a fresh dismay. He knew what the store was now. Still, this was a new store; a grand store, his father had said; and he had heard Uncle George call it swell. They were soon there. It was on a wider, pleasanter avenue than the old store, and seemed, indeed, to be both grand and swell. Its broad, polished windows were draped with lavender silk, and an orange tree in a green tub stood at each side of the double doors. Inside was more lavender drapery and the scent from many flowering plants; a thick gray carpet yielded gently to the feet, and all sound seemed to be deadened. From this entry a heavily draped doorway gave into a larger room, hung again with lavender that at points deepened to rich purple. There were more flowers, and in one corner a fountain tinkled

(Continued on Page 36)



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WHEN BETTER AUTOMOBILES ARE BUILT, BUICK WILL BUILD THEM

BUICK MOTOR COMPANY, FLINT, MICHIGAN
Division of General Motors Corporation

Pioneer Builders of Valve-in-Head Motor Cars *Branches in All Principal Cities—Dealers Everywhere*

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faintly. He found himself almost at once looking for the sign, "Pinking done here," but could not find it.

"Pretty swell, yes?" demanded Uncle George, though not in his outdoor voice. His tones were softened, low in pitch, as if dulled by the lavender drapery.

Rufus dutifully said, "Yes, Uncle George"; but his uncle had been accosted by a pallid youth in a black alpaca coat who showed him a telegram. Uncle George read this, frowned and said, "Hum-hum! Where's Goodloe?"

"I'll call him, Mr. George." The pallid youth—his hair was black and stringy and his black string tie carried on the effect—vanished around a screen, while Uncle George said "Hum-hum!" once more. From somewhere back of the screen came the wanted Goodloe, followed by the pale messenger. Mr. Goodloe was beautiful in a frock coat, refulgent shoes, gray trousers, white spats and a richly purple cravat impaled by one striking pearl. His smooth face was kindly, tactful, soothing, his manner protective. He carried lavender suggestions. Uncle George looked up from the telegram.

"Wire from New Orleans. They say to keep him a week. Can you guarantee to keep him in good shape that long?"

Mr. Goodloe lifted his fine eyes in calculation and fingered his chin. He spoke softly, discreetly.

"Well, a week—I won't say he'll be as handsome as he is now; but we can keep him presentable. There isn't a doubt of that."

"Answer yes," directed Uncle George, thrusting the telegram upon the pale youth. "And where's Vining? Want to see him a minute."

"In the workroom, Mr. George. Shall I ——"

But the obliging Mr. Goodloe was now summoned from the front by the pale youth, and Uncle George said, "Never mind; find him myself." He vanished around another screen and Rufus was alone. No shining chest was visible, nor any symbol of mortality; but he knew where he was.

"This is where Nature takes its course," ran his thought; and under this came the idle wonder if they still did pinking here.

As his wait lengthened, he grew uneasy. He was oppressed by the scent of flowers and by his lively imaginings of how—and when—Nature would take its course with him, Rufus Billop. He started for the front; but there, blocking his way, was the tenderly suave Mr. Goodloe advising a woman in heavy black.

"Ah, no, madam," he was saying, "I really shouldn't like you to see him informally this way. If you'll find a seat in the reception room for half an hour, he'll be much more impressive."

With a gentle hand at her elbow, Mr. Goodloe seemed to propel the client toward the reception room.

Rufus Billop looked desperately about him. He didn't want to be alone any longer. He wanted Uncle George—someone—almost anyone. He tried to remember around which of the lavender screens Uncle George had vanished. He thought it was the one at his left. He went to it, wondering if the door it shielded led to the workroom. He pushed the door open and stepped through. It had, indeed, led to the workroom.

He stared briefly, then with choking throat called in panic shrieks, "Uncle George! Uncle George!" and fled, to stop only when he collided violently with Mr. Goodloe, issuing from the chaste reception room.

Uncle George found him having his temples bathed with something aromatic. Rufus was undoubtedly sick, Uncle George now conceded. In some consternation he called a cab. Central Park was no place for a boy who broke down, as you might say, right in the midst of a swell place like the Billop Funeral Parlor.

Aunt Sena scolded Uncle George roundly, and Slater Billop from that day quit hoping that his son would carry on the business.

IV

THERE ensued for Rufus, under the solicitous direction of Aunt Sena, ten years of convinced invalidism, passed mostly in the gloom of the old brownstone house on the cross street. There were half-hearted releases from this, to be sure; brief times in the country, curtailed usually because of its alien menaces in the way of germ-bearing mosquitoes or unhygienic food, or perhaps a lake in which one could drown. After the tutor came, there was a year in Europe for the three, chiefly spent at curative springs.

The difficulty here had been to find a spring beneficial to all, for not only was Aunt Sena herself now an invalid of mark, with abstruse ailments beyond the ken of medical men in general, but the tutor suffered from dyspepsia and also boasted of a rheumatic diathesis that had baffled various experts. So they tried many cures and found them all ineffectual. Yet for all three there was a delectable zest in the search, for in the exciting course of it they could—and did—compare symptoms. Each was unselfishly interested in the incurable afflictions of the others and would listen eagerly while they were being set forth.

Aunt Sena made, perhaps, the best listener; and was, in truth, not a little indebted to the recitals of the others for items with which to build up her own. She was the vaguest of the three; indeed, there were days when she was honestly puzzled by the apparent disappearance of all her symptoms. Sometimes she must listen to the others a long time before she could recover even a few of them in all their definite poignance. But she was emulous; she possessed a resolution fairly vivacious, and she never failed, in the long run, to contribute her full share to the symposium.

Rufus Billop was never vague, but at times he was diffuse. Being the official invalid of the trio, he sometimes unduly felt his responsibility. He spent hours in the sun on pleasant days, carefully swathed in hygienic garments, studiously registering such symptoms as he could identify. Sometimes they were few and definite; often they were many and nebulous; alarming enough, but difficult to convey in words. Of course, there were always the dyspeptic indications, for not all of Aunt Sena's correct diets—not the charcoal wafers, the drops, the tinctures, the tonics, not even the clean river sand—had wrought their advertised magic on his digestion. But mere dyspeptic symptoms were flat to banality when related to the others. They always outdid him in this detail.

So he was driven to specialize on his cephalic sensations. He had early learned this term, and liked it. There was the sense of pressure, not quite a pain, localized usually on the top of his head.

Sometimes he would report, "I feel as if there was an iron band around my head"; or, more strikingly, "I feel as if my brains were being stirred around with a stick"; "I don't breathe clear"; "After I walk a few steps I have a pain in my temples"; "Last night I felt the food in my chest"; "I have the same kind of noise in my chest that I have in my ear"; "There's a little pain in my heel whenever I press it."

He played numberless variations on these themes, and he was now old enough to take hints and cull bits of material from his medical advisers. "Cephalic sensations" was one. "It seems," he would say, "that when I suffer these vague cephalic sensations I am only registering nerve processes that in health wouldn't be noticed—a receptive dysaesthesia, so to speak." He liked such terms, and out in the sun he would rehearse them.

On clouded days when he must, of course, stay safe in some hotel room, he suffered merely from gloom that depressed all his vital functions until there could be no doubt of his ill state. It was on such days that his mind crept back to the Billop industry in all its sinister phases—to his father and Uncle George, who helped Nature to take its course.

The tutor, Mr. Cleaver, was the most precise of the three in his self-diagnosis. He had never to hesitate for a word. He was an old-young man with a high, narrow forehead. His eyes had always a hurt look in them, yet they were defended, as it seemed, by his orator's mouth. Well along in his theological course he had been stricken by religious doubts complicated with acute gastritis. He had withdrawn from the seminary, abandoned his projected career as a minister of the gospel. The gastritis had persisted in low chronic form, and the doubts had enlarged. He smiled grimly after a while at remembering that his first timid disbelief had been merely of the Mosaic authorship of the Pentateuch; for, prompted by his malady, he was soon doubting everything not susceptible of bald proof.

He had found his tutorship of young Billop—the close association with two congenial invalids—agreeable enough. It had been especially gratifying to come upon an unformed young mind taintless of the infantile superstitions that had briefly misled himself. Rufus Billop now learned that death was all; that life—already known to him as a series of painful and but partial recoveries—was merely a fleeting and morbid manifestation of death. Death was the only stable equilibrium; life a tiny dust storm raised by some perverse cosmic impulse, to sway a moment in the breeze, then fall back to its source.

"Think of it!" said Cleaver over his volume of Organic Evolution. "Try to picture the countless beings, human and subhuman, at this very instant shuddering up into life, and the equally countless ones shuddering back into death—back to permanence, back to stability, back out of mortal suffering!"

Rufus tried to think as he was bidden. He may have been unequal to the boundless sweep of Mr. Cleaver's vision, but he helped this shortage with a clear view of the Billop Funeral Parlor—with certain remembered phrases of its present advertising: "Refined Obsequies, the Billop Touch—where the demised receives proper attention and the living right treatment." Yes, his vision was, after all, probably adequate. He felt the pressure at the top of his head, heard the noise in his chest, and the pain came in his heel.

"Here," resumed the fervent Cleaver, reaching for another open volume, "this may help you to get the insignificance of it all. See the face of this enormous sphere; that's our sun. See this tiny pinhead; that's our earth, unstable itself, unhealthy, still suppurating at the core—recall the volcanoes—a shifting, untidy ball of infections; and its chief, its most noxious infection is this thing we call life, spawning out of its crevices like germs out of a culture, living its little day, propagating, falling back; gaining a bit in complexity, I grant you, but not in dignity. Take that stateaman chap who died the other day; sly, suave, cunning, brazen, a conscienceless, bombastic cheat—and for what? Did he ever achieve a dignity superior to that of this upper cretaceous iguanodont"—he pointed to a plate in the evolution book—"who died quite as decently in a swamp a half million years ago?"

"'Refined obsequies,'" thought Rufus—"'the Billop touch,'" and pressed his heel, to find the pain still there.

"The illusion of progress," went on Cleaver, "the crying pathos of that! My brain is greater than the iguanodont brain, which is a cheering thought till I remember that it means chiefly a greater capacity for suffering. I undergo the tortures of the damned if I eat what I crave, while that chap ——"

He waved a hand at the upper cretaceous specimen, a gesture that bespoke disgust not untinged with envy. Rufus thought of his prescribed spoonful of clean river sand—uncooked food. He shuddered with Cleaver, and like him envied a giant sauropod on another page that cropped fatuous and carefree, the herbage of casual trees.

"Life's a disease, fair enough," continued the tutor, "and no cure for it but the old one, and no answer to the puzzle of it. Religion? Hundreds of 'em—or hundreds of minor variations of the one—but it's never been anything but man's pretend-play to still his fear of the unknown."

Forthright was Cleaver, no victim of dialectic subtleties; he would see that his pupil's mind was obscured by no metaphysical cobwebs. Nor would he stop at biological symptoms. If life was a disease, organized society—how vain a boast to call it organized!—was but a complication of diseases running an inevitable course to dissolution. Civilization was progressing merely in decay; morals, governments, family life, the arts ——

"You remember our yesterday's reading—that prehistoric stuff? Here" another volume "regard, if you please, this drawing of a horse, made probably a hundred thousand years ago on that cave wall. It's a superb drawing, isn't it? Perfect in line—get that action in the foreleg! Well, let us observe what a hundred thousand years have taught the pictorial artist. Hand me that magazine, if you please. Thanks. Now here, observe the progress. We have a polychrome drawing labeled, for no apparent reason, 'Horses.' It would seem to be a stained-glass window that has been shattered and the fragments replaced by a well-meaning idiot child. By half closing the eyes you may be able to discern, near the center, some broken lines that faintly suggest the neck and head of a horse faultily carved from wood.

"And this is new art! This is progress! Compare it, my young friend, with the clean, eloquent, spirited drawing of a horse made fifty or a hundred centuries before we contrived the sort of scandalous gossip called history. Progress, truly—in degeneration. And, while I hold this precious magazine—behold the progress in another art form—to wit, poesy. Allow me to read you a brief extract from a modern poet:

"'Lie on this, show sup the boon that nick the basting thread thinly and night nightgown and pit wet pit. Loom down the thorough narrow.'

"Don't think I jest, my boy. I read from a laudatory review of the poet's volume in our most eminent magazine of criticism, and the writer says of this extract, 'Here, too, we have the significant appeal of form.' Need I say more? Compare it with the true poesy of old, as you compare the degenerate pretense of Horses with the perfect horse of the cave man. The malady of life is running its course; the end is near. You, my young friend, may be in at the last big death."

His young friend mused almost agreeably. Here was a passing that could never be handled with two hacks, for ninety-eight dollars—something too vast for even the Billop touch.

"I'm enduring pain," said Cleaver; "but let us be at the Latin."

"I feel pretty bad right across here," said his pupil, a tenderly questing hand at his left side.

"Ah, well—the Latin. A dead language for the dying," pursued Cleaver, with a tolerant smile for his own wit.

V

THERE came some years of a rather nomadic sanitarium life. It was not easy to find a place, as it had not been easy in Europe, where the needs of each of the three could be met. Managers of sanitariums were loosely given to thinking that one system of treatment would heal all three, but each of them knew better. So they seldom endured one place longer than a few weeks. If Rufus seemed less ailing than usual, Mr. Cleaver found they were careless about his own glutens; if Mr. Cleaver assimilated less painfully than usual, Aunt Sena detected malaria in the environs, and they moved on after choosing a new place from its prospectus.

It was during one of these absences that Nature took its course with Uncle George Billop. He had, it seemed, keeled over, as Slater Billop wrote his son, in that lavender-hung reception room, shocking certain clients present. It had proved, Rufus gathered, a rather too explicit reminder of Billop functions, something that should not have been allowed to occur in a carefully conducted funeral parlor. Poor Uncle George, in his going, had fumbled the Billop touch. But no one, Rufus knew, could have regretted it more than he.

And the passing of Uncle George had shocked more than casual clients. Rufus Billop took it as an intimation that the family was waning. He developed some entirely new pains and pressures even as he answered his father's letter. He would, he now thought, be the next to go.

Yet in this conviction he erred, as Slater Billop himself proved two years later, with more decorum than Uncle George had displayed, for he breathed his last in the old house, where no Billop patron could be offended. The trio of invalids journeyed from a remote sanitarium—they had decided to leave it, anyway—and Rufus, in black, stood once more in a bleak spot beneath bare-limbed trees to watch his father laid beside his mother.

Again he had forgotten his rubbers and again his feet were wet. But he learned that the Billop touch had meant something. Here was no needless display. A spreading and sumptuous blanket of tiny pink roses covered that which held his father; a perfect mechanism was touched, and what was under the blanket sank slowly until the spread of roses lay flat, covering the ugly gash in the ground.

A bit of strange new life fluxed within him at that moment; some nameless rebellion against this impost of mortality. His own fears and anxieties, even the present menace of his wet feet, were lost sight of in an odd sort of indignation that his father should have been thus thwarted. He had Cleaver's word for it and his own timorous conviction that life was a disease and

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The right tire for your hauling is made by Goodyear—Cords, Cushions and Solids with the All-Weather Tread, and smooth-surfaced Solids, also. Sold and serviced everywhere by Goodyear Truck Tire Service Station Dealers

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only the dead were well; but there struggled faintly, far down in his being, an impulse to fight for his hold on it. He had never felt that before. For the moment he was strong, well, potent.

But with Aunt Sena's first sight of the wet feet, her horrified predictions of what must follow, the strange influx passed. He tried vainly for days to recapture it, to revive that aching thrill. It had gone, and he was back with Cleaver in a perishing world, with a cold and a pleurisy and a sore throat and other devices of *malaise* thought of by Aunt Sena and confirmed by him.

He felt now more than ever drawn to Cleaver and Aunt Sena. Though he had seen but little of his father in late years, the going of the old man left him stricken with loneliness.

He had no one now but these two sufferers. They, he thought, would never leave him. He would live out his little remainder of life with them; and the three of them were off again to a new sanitarium.

But some disturbing element had crept into their relations. Their old happy times, marked by an exchange of symptoms, with helpful hints from each to each, seemed no longer to come. He spent weeks wondering before he traced the obstacle to Aunt Sena, nor even then could he divine the full import of her hindrances. That she herself had definitely abandoned drugs as curative agents, that she now exulted in a philosophy of positive affirmations of well-being which forbade the relation of symptoms at variance with these, was certainly amazing and disconcerting. It accounted for much. But it did not explain why she should turn a deaf ear to his own recitals, why she should relax from her erstwhile tender watchfulness of his dress, diet and daily routine; why she should suffer long moments of abstraction; why she should read books of trifling verse; why, finally, she had gone to the city for the avowed purpose of securing a henna pack.

He had supposed a henna pack to describe some new medication of the human frame, one of those novelties of which Aunt Sena had been a prolific discoverer through wide reading of advertisements, and had—rather wistfully—expected that she would later prescribe the same treatment for himself. But as it turned out, a henna pack merely meant that Aunt Sena had gone to town and had her hair dyed a flagrant tint. He had been prepared to believe that she was in tune with the infinite, as for a month she had announced daily; but what pitch or chord of the infinite demanded this flaunting of a spurious youth?

And why should she have been so greatly concerned that Cleaver approve her brazen attempt at deception? And, for that matter, why should Orlando Cleaver applaud with so odd a warmth her pitiful maneuver—Cleaver, who knew life to be a disease with death its only cure; Cleaver, who knew the world to be progressing only in degeneracy? Nor was Aunt Sena content with the henna pack; she stooped to other shallow devices of ribbons, jewels, gauds. One saw now that she had retained a rather trim waist; her skirts were modishly shortened, her slippers gleamed with gems.

And Rufus was presently compelled to admit that the effect she achieved reached beneath her surface tricks. She seemed flooded with inebriations of the spring that was warming and greening the hills all around them. She went about with a tremulous half smile on her lips. The sky sparkle enlivened her eyes, and her once dull cheeks were illumined by an inner radiance, an avid compulsion of new life; her face flew invisible but very real banners celebrating some mysterious resurrection.

He sought to observe these phenomena calmly from the gulch of bewilderment in which he now floundered; but the calmness he strove for fermented to something like panic when he saw that Cleaver, too, had been stricken with this inexplicable lunacy. Cleaver was another man. Cleaver and Aunt Sena were another pair. In the glances he intercepted there was something enigmatic, ambiguous and, at the last, disingenuous. They made him think of animals communicating furtively by signs, contriving sinister understandings.

Cleaver's narrow face also flew invisible but very real banners celebrating some hideous triumph. Cleaver read trifling verse to or with Aunt Sena when he should have been considering man's despicable place in Nature. Instead of meditating upon the bitter impermanence of life, he arrayed himself in sports clothes and strolled under budding trees with Aunt Sena to gather violets and arbutus, chanting, perhaps, remembered strophes from their late reading.

Aunt Sena told Rufus that the tutor was one of those big, strong, silent men. This caused him alarm for Aunt Sena, because Cleaver was not silent; he talked more than ever; he bubbled with talk. Once a tradesman from the village came to the entrance gate of the Bide-a-Wee sanitarium with a package for Cleaver, and asked for him. Rufus, who basked, solitary and forlorn, on a bench in the sun, waved a hand toward the house with a sort of weary impatience.

"Up there some place. You can't miss him—he'll be explaining something to someone."

Rufus was deeply hurt and dismayed by this unaccountable defection. So many years he had leaned on the two and found them sustaining. Now they were aloof, inattentive, almost indifferent, with a selfishness that piqued as well as wounded him, because it somehow irradiated a queer kind of glory; they bewilderingly struck living sparks from each other.

He was alone in a dying world; no one now cared if he forgot his rubbers or even his chest protector, or what he ate or what his day's inner fears and agonies might have been. Instead of eager questioning as they sat of an evening, Aunt Sena would merely smile as she glanced up from her Letters on Occult Meditation or The Consciousness of the Atom. Or perhaps Cleaver would be reading one of these. Cleaver himself in tune with the infinite!

Yet he did not watch their withdrawal without conscientious efforts to prevent, or at least to stay it. He tried to throw about them the old tendrils that had held the three of them together in a common suffering, but always the other two seemed to elude these. Cleaver had actually left half read an important volume depicting the grim blight that daily crept upon civilization; Europe had perished of decay in the first half; and Cleaver's bookmark betrayed that he had abandoned the thing at a chapter beginning "As I watch the American nation dancing gayly, with invincible optimism, down the road to destruction ——" Cleaver had not only quit the book at that point, but, Rufus recalled, he had quit it early on a certain evening to escort Aunt Sena to the village, where they had watched a moving picture entitled Love Down the Ages. And he had not gone back to it. Unheeded by Cleaver, America still danced down the road to destruction.

Desperately, on one of those limpid spring evenings, Rufus made a final effort to recall them to their sane, ailing selves. He herded them after an evening meal, a meal they had taken no pains to restrict within scientific bounds, into the parlor, and there arbitrarily read to them words that should have aroused them to blasting realities. Of man he read, "His very existence is an accident, his story a brief and transitory episode in the life of one of the meanest of the planets ——"

He was aware from the beginning that he lacked their interest. He felt the warm exchange of those disingenuous glances. Doggedly he read on, to the time when the energies of our system will decay, the specious glory of the sun be dimmed, and the earth, tideless, inert, frigid, will no longer tolerate the vile race of beings that have for a moment disturbed its solitude. He read with more than his wonted fervor, with the passion of an evangelist making a last appeal to the debased:

"'Man will go down into the pit, and all his thoughts will perish. The uneasy consciousness which, in this obscure corner, has for a brief space broken the contented silence of the universe, will be at rest. Imperishable monuments and immortal deeds, death itself, and love, stronger than death, will be as though they had never been. Nor will anything that is be better or worse, for all that the labor, genius, devotion and suffering of men have striven through countless generations to effect.'"

Profoundly moved by this august phrasing of the Billop touch, he looked up, his glance a half-despairing appeal for their sympathetic comprehension. There was no sympathy, not even attention. Both his hearers were uneasy, curiously impatient; their thoughts seemed to be elsewhere. He intercepted another of those oddly eager, oddly ambiguous glances.

With a hesitant self-consciousness, Aunt Sena uncrossed her gemmed slippers and remarked that it was a heavenly night of stars, to which Cleaver promptly and relievedly added, "Let us walk under them."

They had left him to perish with the cosmos. They had walked under the stars. And later, from the gloom of a doorway, he, miserable in his loneliness, had beheld them embrace. Within the shelter of a rose arbor, flecked with golden patches from the risen moon, they stood enlaced, brazenly confronting all cosmic desolations as if they gave each other power to confound them. They were daring the cosmos to perish.

As he stared, incredulous at first, all at once his body glowed with the perverse new life that had fluxed within him at his father's grave, that petulant rebellion against the stern impost of mortality. He closed the moist palms of his hands, clenched them, and felt a strange current of new being flood him. He was strong, well, joyous.

There were softened murmurs from the entranced pair. They stood apart, and he awoke from his dream that he had been strong, well, joyous. He saw the two now, caught in the old silly trap by the magic of spring airs and rising sap. Yet he lurked and watched, held against his will. Up from his nether being came a disturbing message:

"Death isn't the answer to life; this is—this is."

He scorned it. . . . Caught in a silly trap. . . . And now he was alone, indeed.

VI

"I HAVE always been a convinced pragmatist," declared the unashamed Cleaver.

"Love conquers all," murmured Aunt Sena, and archly patted his sleeve.

Aunt Sena was forty and looked younger. Cleaver was thirty-five and looked older.

"I recant nothing," said Cleaver; "but—but we shall retire to my mother's place in New Jersey and raise chickens."

Phantom banners fluttered from the eyes of each. They seemed to catch all the light, leaving the one staunch invalid blinded and lone in a menacing darkness.

"We have found the all-good," fluted Aunt Sena. "We shall—raise—chickens!"

She beamed ineffably. But not for him. Beside another grave he stood, watching it close above the last Billop who should have guarded him yet a little longer. It was monstrous, and yet he saw the pair had been caught in that deceiving current by which life carries on its futile series of decays. He knew struggle would be vain; knew they had no will to struggle; knew they were anæsthetized by sinister but compelling fumes. He did not feel hardly toward them, but he felt desperately alone—forsaken.

Yet it would not be for long. There ran before his eyes a swift panorama of all the forgotten dead since life began—sparks struck from the anvil of an antic smith. He was a spark; his upward flight was done; he would fade and fall. Even at that moment he detected two new symptoms. One of his fingers was numb at the end and his eyelids were twitching. And when the moon-debauched pair actually bade him farewell his heart had alarmingly quickened—a ghastly mockery—like the hearts of those in love.

He lingered through summer and fall at the Bide-a-Wee sanitarium; but all zest had gone from his invalidism—it was now sheer discomfort. He had come to feel that he would surely go out with the year's going; but winter found him perversely there, and winter brought him also a sordid problem of finance.

That will of Slater Billop's had been made anciently, when the Billop fortune was not only inconsiderable but when two thousand dollars yearly had seemed ample for the keep of a small boy. In later years it was inadequate for the proper nurture of a mature invalid; since his father's death it had sufficed only because supplemented by the sale of the old house in the cross street. Now this money had gone; only the bare two thousand remained. It must do until that negligible daughter of Uncle George's came to twenty-one, or, if death overtook her, until such time as she would have been twenty-one. He thought of her with distaste, not only because of the years she lacked of twenty-one but because she was a loud, offensively healthy creature who played basket ball with the airs of a ruffian.

Then had come the letter from that half-forgotten Aunt Beulah. She wrote that Sena's actions hadn't surprised her, because the girl had always been flighty; not one that would listen to reason. And if he

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Crowds Breed Contagion

How many "Typhoid Marys" are in this crowd? Thousands of perfectly well people are unknowingly carriers and spreaders of disease

HUMAN beings were meant to live in the open, guarded by the prophylactics of sunshine and pure air.

There is always danger of contagion in crowds—in factories, elevators, street cars, theatres.

Doctors and great health institutes have proved that most disease germs pass from one person to another by actual contact. Things which many people touch are always dangerous—car straps, public telephones, door knobs, books, soiled money, stair rails. Germs are carried by hands to mouth, nose or food.

In every crowd there are almost certainly several "carriers" of disease germs.

A "carrier" is a person who is perfectly well but who formerly had a mild, undiscovered case of diphtheria, influenza, measles, or some other illness. The person soon recovered and became immune to the disease but the germs multiplied by millions, harmless to the "carrier" but of deadly menace to everyone else. "Carriers" move about in every class of society. There are thousands of them.

There is only one protection from this danger—perfect, scientific cleanliness.

If you will *purify* hands and face frequently with a true health soap, especially after contacts with crowds, there is less likelihood of the germs entering your body through mouth or nose or passing on to your wife and children.

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Lifebuoy is a true health soap.

Its creamy, copious lather releases a wonderful antiseptic ingredient which goes deep down into every pore, purifying—removing body odors—combating the menace of dirty things.

Soap cannot be made that is more pure, more bland, more beautifying than Lifebuoy. Its rich, nourishing oils of palm fruit and cocoanut keep the skin soft, free from blemishes—and *purified*.

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Mothers—you who are "health doctors" to your families—guard those you love by placing a cake of Lifebuoy at every place where there is running water. Lever Bros. Co., Cambridge, Mass.

MORE THAN SOAP—A HEALTH HABIT

Continued from Page 36

wasn't exactly hearty in his health, which she had gathered from Sena's scrappy letters, why didn't he come to Los Angeles and spend a winter with her? She had an apartment and a car of her own and would adore to drive him about every day in the grandest climate that lay anywhere outdoors. Of course, sometimes it was too hot and sometimes it was too cold; but then you never could find a climate that was downright perfect. Not on this earth. But she would be glad to have him, and her car had been a used car, but a wonderful buy, with two extra tires.

Aunt Beulah Rush, he distinctly recalled, was the aunt who had denied he was sickly, the one who had flouted Aunt Sena for saying he was. But she was his mother's sister, and she couldn't deny now that he was sickly. When winter closed in and the Bide-a-Wee had become hateful, besides being financially well-nigh impossible to him, he counted up his resources, bought a ticket and adventurously boarded a train, his name, address and next of kin written plainly on half a dozen cards placed in half a dozen pockets. For it seemed probable that he would not survive the journey.

The last night, indeed, he felt that his soul was about to be required of him. He awoke in his berth with a sense of suffocation. He struggled into his overcoat and hurried to stand in the vestibule. He was still suffocating, he felt; and though the vestibule was airy, he opened one of the doors and leaned with his head out against the rushing wind. He had been close to death, he knew, and wondered as he drooped there against the hard, vibrating side of the car why he prolonged the struggle.

A high moon raced through clouds beside his flying train; and he was held to an orb like the moon in shape, but infected with a thing called life, a thing that swarmed weakly over its surface, with emotions, hopes, rages, braveries and timidities quite out of proportion to its mere mechanical insignificance. Why did he keep it up—he, an actually nameless assemblage of cells built up by cunning transfusions from the earliest protoplasm, surviving literally through countless stages of animal growth to be this poorly functioning, comfortless contrivance of no benefit to itself or to the world? For he was clear-sighted; not like the fatuous Cleaver who had known the truth but made himself drunken with deadly spring elixirs.

He was presently chilled, however, and from wondering why he kept it up he fled to his berth in a panic of fear that he had contracted pneumonia.

From a line of scanning, expectant-faced people in the station, next morning, Aunt Beulah rushed to overwhelm him with her welcome. He was conscious at first only of a short, thick, billowy figure in a skirt of broad black-and-white stripes, and of a florid, jovial face under a profusely flowered hat. She pressed him to a deep bosom that seemed to yield interminably under the forced impact. Then she held him off.

"I knew you; of course, I'd know you; I'd know a Billop hide in a tanyard. But I wouldn't on the street, not expecting you. How tall you've shot up, and how thin! Say, what do you keep yourself trained down like that for? And you ain't standing straight up like your pa did. Well, come along to my car. Follow us, boy," she directed the bag-laden porter.

He had been weakly overcome by her greeting—he had been alone so long—and managed only with difficulty his few words of acknowledgment. She led him to the car; the bags were stowed.

"Like the little bus?" she demanded.

It was an aged car, its gloss long since weathered away; the fenders he could see were crumpled fore and aft.

"Yes, I like it a lot," he said.

Aunt Beulah pressed the starter. They moved precariously along a crowded thoroughfare, deafening with traffic. A truck grazed them. Aunt Beulah hurled an offhand insult at its driver and herself grazed a shining limousine. Her passenger quivered with apprehension, all his body being pricked as with needles. Aunt Beulah merely said it was a scandal the way some drivers didn't look where they were going.

A block farther the little bus sputtered, buckled strangely and expired, becoming an island in midstream, about which an evil and clamorous current lapped threateningly.

Aunt Beulah said "Darn that jigger again!" placidly dismounted, raised the hood of the little bus, withdrew a hairpin, wrought mysteriously with it a moment, said "There!" in a tone of easy triumph and resumed her seat, impervious to the black looks and harsh words showered upon her from the annoyed traffic.

Her passenger was now perspiring freely and recalling the static peacefulness of the Bide-a-Wee sanctuary. His eyes frozen to the road ahead, his feet pushing hard against phantom brakes, cringing from expected collisions, he was deaf to the light chatter of Aunt Beulah. Only when she said "Here's my little neat!" did he relax.

They halted before an apartment house, and he was presently explaining to Aunt Beulah why he must not eat bacon and eggs. She seemed unable to grasp his meaning, deciding at last that he had breakfasted heartily on the train. He did take an egg, faintly boiled, as Aunt Beulah put it, and a narrow strip of toast that was not of the permitted bread. Rather than go into explanations which he saw were going to be difficult, he even braved a cup of very weak coffee.

Aunt Beulah kept no servant; she brought in the things from the kitchen after she had prepared them. She herself ate heartily of bacon and eggs, blithely chattering the while of extinct Billops. He wanted to tell her how bad his health was; but she was not, it seemed, a person you could break in on. He suspected her at first of deafness, but presently decided that her apparent affliction was merely a gift for not listening.

She laughed a lot and talked rapidly in a soft, pleased voice. When she smiled her face crinkled and puckered like a fat baby's. Her cheeks bore a tint that he saw to be artificial and her piled mass of hair was warmly golden, though, as he regarded it closely, it seemed to reveal an alien look. Through the sparkle of her lightish eyes peered the unquenchable spirit of a girl, some hoydenish creature, merry but light-minded, heedless, inconsequent, inattentive. In her talk she bounded from topic to topic, touching only the peaks.

Already Rufus despaired of ever conveying to her agile, elusive, impregnable mind the circumstance that he hovered at death's door. Looking at her, sitting dumb beneath the flood of her aimless talk, he knew that she wouldn't listen. She would never believe it until he proved it to her. He wondered if even then she could be brought not to ignore it.

She was now blandly persisting that he had gone in for athletics and had trained down too fine; it gave him that peaked look. He began feebly to protest, only to have her concede that dissipation had probably been one of the contributing causes. He didn't have to tell her what ways a rich man's son could fall into. She knew the world. Drink and gambling, dancing till all hours of the night, sitting about in clubs; no aim in life.

He tried to startle her to proper attention by disclosing in a few swift words the imminence of the thing he had all his life feared and foreseen.

"Aunt Beulah, there is simply no hope ——"

But she had billowed from the table to a phonograph and drowned his speech with a noisy and ribald fox trot. She stood raptly by the machine, swaying gently, yearningly, performing, at the more provocative intervals, a little dance step. Not to the blare of this loose and wanton minstrelsy could he recite the proofs of his piteous state. Instead, he found one of his own feet treacherously tapping the floor in broken time.

He stopped it indignantly.

"Like that one?" demanded Aunt Beulah, but waited for no answer. "Mr. Rush loved music too. He always used to say a good male quartet—Old Black Joe or something—put new life into him. Not that he cared so much for this jazz stuff—he always used to say it give him the fantods. He had that queer streak in him." She stopped the now rasping disk. "Well, tell me all about yourself."

He brightened, instantly massing for delivery a wealth of sinister detail. But the request had been purely formal; Aunt Beulah was not one to wait for answers. Before he could speak she was telling him all about himself.

"Of course you've been a gay dog—no need to tell me that. But you're old enough now to settle down. Mr. Rush always used to say one crop of wild oats might be good for the ground, but he'd never seen two help it. So what you going to make of yourself? Of course you took pride in your pa, and no wonder, seeing the magnificent way he built up from nothing; and like as not you're thinking of keeping on in his line."

One of his long, thin hands rose eloquently from the table; but gestures meant nothing, it seemed, to the speaker.

"Of course you could do worse. And for that matter, why not start in here? There's an opening, and you could use the Billop name, which you couldn't do in New York, the people that bought over the business having the only right to it—and Billop would mean something even out here, let me tell you—so many Easterners, you know. You'd have a standing right off with parties of means—the only class worth catering to. Say, today or tomorrow I want to take you through the best place they got here. I met the man that runs it, out to Sunset Inn one night; danced with him a lot. He's heavy looking but light on his feet, same as I am. And he calls himself on his card mortician, and the place ain't so bad looking as you pass it; but I'll bet you could go through it and find a dozen ways where it ain't up to Billop standards. We'll stop in there and get him to take you all through. And that reminds me, what's the matter with a little run around in the bus right now? Show you the town. It's worth seeing. No need to go to this mortician place today. You ain't in a hurry, are you?"

"No," said Rufus quickly. He had time for no more.

"Then get your hat, and we'll go out and break a few traffic regulations that no one's heard about because they only thought 'em up last night."

He arose at once, relieved from a dreadful pressure. How could he convey to the woman that the Billop activities had clouded his whole life as with a pall—that they had from childhood set a monstrous fear upon him?

He brought his hat, overcoat, muffler, gloves, stick.

"You won't need that coat a bright day like this, nor the muffler; and you're riding, so why the stick?"

Aunt Beulah peered archly from the laugh wrinkles about her eyes as she skewered the flowery hat to the alien-appearing hair. He made no reply—not even to say that he needed the stick to walk to the car. He was learning. He merely muffled his throat, buttoned his overcoat, drew on his gloves and seized the stick. Aunt Beulah apparently believed he had, at her suggestion, done none of these things. She was talking of something else as they went out to the little bus. With the engine started, she appeared to debate her course.

"Let me see—naturally you keep track through the papers of all our murders out here. Don't it get you, the way they bump people off right and left?"

He started to say no; he wanted to say that he never read newspapers, that he loathed murders. But he merely shuddered and kept still. Yes, he was beginning to know his woman.

The little bus was presently an uneasy unit in a street-wide jam of moving motors. Aunt Beulah seemed unconscious of this. She drove with placid unconcern, chatted in an easy, drawing-room manner. For her there were no other cars on the street. Once she ignored a crossing regulation and was spoken to harshly by a traffic guardian. She remained unruffled.

"Now don't be sulky, officer. I know I did wrong, but let's forget it." She smiled tremendously at him and, his frown relaxing, he waved her forward.

On her passenger the close succession of cars, the narrow margins of safety, the driver's apparent carelessness had wrought a hypnotic spell. He was tranced in an agony of apprehension. The beads of sweat on his forehead felt icy when they broke and ran. He gasped poignantly when, at intervals, Aunt Beulah raised a negligent hand from the wheel to point out impressive banks and office buildings. He was quite unable to look up, but he said "Yes, yes" soothingly. Once she readjusted the hatpin as she turned a corner. He thought of Cleaver and the dying world. He recalled the comparative emptiness of New York's most populous thoroughfares—the orderly emptiness. He murmured of this to Aunt Beulah.

"They're certainly devil-may-care drivers here," she agreed. "Just remind me tomorrow morning to read you today's accidents. You wouldn't believe it!"

He assured her he would. Yet he was aware presently of a sympathetic thrill with all this teeming welter of life. It was life, not death. Life was positive, and here it

The Tube That Came Back

If you have been following my weekly discussions on Mennen Shaving Cream, you know that for over six months I have been challenging anyone who was not convinced as to Mennen superiority to send his tube to me and I would refund.

Over a million tubes were sold subject to this offer before anyone took me up.

Then a tube came back. The sender wrote that he simply couldn't get a good shave with Mennen's.

I promptly sent him his money, together with one of our new 35 cent size tubes. I asked him as a special favor to try one more shave but this time to read the directions first and to follow them. I suggested that if he changed his mind about Mennen's, to drop in next Sunday's contribution box the money refunded and also 35 cents more for the second tube.

In a few days, I received this letter:

Dear Jim:—Blessings on you. You are a gentleman and a scholar. If I am ever elected President of these United States, I shall put you on my cabinet or appoint you Minister to Peruvia.

Your letter, enclosing the fifty centimes, appeared in my P. O. box one fine morning, followed shortly by the tube of cream. And thereby hangs a tale. I *did* read the instructions this time, and the shave that resulted was an eye-opener, as well as a face-saver. It was the first time I have ever really had a good, smooth, comfortable shave, and when I had finished I invoked a silent prayer of blessing for you and your cohorts.

As to the contribution box, I spilled in the eighty-five pennies. Yours shavingly,
(Name on request)

So that is the history of the only tube that came back.

Mennen's does what I say it does.

The refunding offer still holds.

Jim Henry
(Mennen Salesman)

THE MENNEN COMPANY
NEWARK, N.J. U.S.A.

Watch This Column

"The Play's the Thing"

I have discovered this important fact, from numerous letters I have received from all over America, that the public is keener for good plays appropriately cast than it is for stars in makeshifts written to exploit their individuality. Put good authors and good players together and the result is bound to be pleasing. But the real starting point, the primary requisite, is the story.

JACK HOXIE

Universal selects its stories first and the players afterwards. In order to produce the play as the author wrote it, we've got to pick players who fit the parts—facially, physically and otherwise. If stars fit, stars are used. But we never foist the actor at the expense of the story. The big majority of the people don't like it.

* * *

Take for example, ***"The Flirt," "The Storm," "Bava," "Driven," "The Abysmal Brute," "Trifling with Honor," "The Leather Pushers."*** All were successful because we picked the players to fit the parts. There happened to be no big stars in any of them—the plays dominated. And the answer to all this is that "The Play's the Thing."

* * *

In Stephen Chalmers' fine story, "Don Quickshot of the Rio Grande," we found that Jack Hoxie was best qualified in all ways to play the part of the "Don." Chalmers' story called for a big, handsome, pleasing man who could make love as easily as he could fight and ride. And the result of adhering to the author's conception, is a delightful picture.

* * *

What are *your* views on this subject? Do you agree with Universal or would you prefer the star to the play? What, in your opinion, is the mission of the moving-picture producer? Are you willing to concede that you can't see all that is best in pictures unless you see Universals?

Carl Laemmle

President

UNIVERSAL PICTURES

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1600 Broadway, New York City

abounded. Life was possible, even plausible. The thrill passed, however, when he again became attentive to Aunt Beulah.

"Yes, killed her with a hammer. It was one of our best ones; one of these crimes passional, the papers called it. And it's hard to get into the court room, naturally; but I got a friend that one of the bailiffs is a brother-in-law to, and he was going to get us both in to the trial today. But, of course, with you coming and needing to be met, I told Irma—Irma Shonts is her name—to take someone else in my place. She's going on the stand herself today, and be confronted with the hammer she did it with ——"

"I wish you had gone," he slipped in, wondering uneasily what their errand could be in this congested spot. He learned almost at once.

"Now here—right here—right on that spot in front of that little bookshop," bubbled Aunt Beulah, one hand given up to pointing. "That's the exact place—I wish we could stop a minute, but I'd only be pinched. Anyway, we're slowed up—you can see the place."

"What place?" His eyes clung to her one hand on the wheel.

"Why, where it come off; this other one I was telling you of."

He hadn't heard it.

"Yes, yes," he soothed her.

"Right at that spot this car comes up and edges the other car into the curb, the one that had the bank messenger with all this money and bonds, and two armed guards in the back seat to protect him, mind you. But one of these murderers leaned over and put a shotgun to the head of the chauffeur and pulled the trigger—no 'Hands up!' nor anything like that—and the other one grabbed the satchelful of money and bonds, and off they drove right up this crowded street at eleven A.M., with the two armed guards setting there like dummies and the chauffeur never knowing what did happen. I'd passed by here not twenty minutes before—just my luck! And they never found anyone to arrest. All the police ever said was that they had reason to think the car used by the bandits had been stolen. Wasn't that exciting? Now we'll work out of this jam and I'll show you some right pretty spots."

He stared at the woman in dumb, hurt wonder. She had ravaged him for this! Did she know how near he already was to the limits of his endurance?

Yet presently he took new heart and drew breaths free of fear. They progressed sanely along a splendid boulevard, palm-bordered, flanked by rows of handsome homes behind their green clipped lawns, houses up which roses clambered and flowering vines, drenched in white sunlight that cheered him with memories of the dull winter sky he had left. Here again life was plausible. He gazed longingly at the homes, imagining peace beyond their curtained windows.

Aunt Beulah halted the car before one of the imposing houses. He regarded it kindly, wistfully. Then she pattered of it incredibly.

"Now, here was a good one. It seems this woman was his housekeeper, so she shot him to get his money, and dug up a place for him in the cellar and got a party to bring her a lot of cement, and then tried to sell the house, and nearly did; but they found it out through this party that brought the cement and said what does a lady want of so much cement. So they had her trial—you must have read it—and sent her to a prison cell for life. Yes, that's the very house. You'd never guess there could be such outlandish carryings-on in a pretty house like that, would you, now? It just shows!"

Her tones were unctuous. Her passenger writhed and said, "Yes, yes."

The car went on through other beautiful avenues. The exotic, warm beauty of them was again soothing his outraged senses. The car stopped by a fair parklike stretch from where he could follow a little way the windings of a wooded cañon.

"Right up there, about two miles"—Aunt Beulah pointed—"is the cabin where that Mortimer killing was done. You remember that? It seemed he'd turned cold to this woman, so she gets this young fellow that had been infatuated with her to hide out with a sawed-off shotgun while she lured him up there one night. Of course, she got off. She was a lovely thing, they say—I couldn't get in to her trial. Now, let me see, where are we? Oh, yes, we go down this street."

A ten-minute ride through the soft December air, with the added benison of loveliness. The car came to rest before a home sheltered by its tangle of blossoming shrubs. An immaculate driveway led to its entrance. He cringed, waiting.

"The Dillingham murder," announced Aunt Beulah. "He drove his car right up that driveway late one night, and two shots was heard, and there he was next morning. It seems the lady next door, that house on the left, was woke up by the shots and heard him groaning, and her dog ran out and barked, so she called the dog in and went back to bed. They know how to mind their own business in this town, I'll say that. Lovely place, ain't it? You can smell those flowers from here."

Aunt Beulah sniffed appreciatively and her passenger took advantage of the pause.

"How far to the next one?" he desperately inquired.

"Well, let me see." She meditated, securing more firmly the flowered hat, bringing a wisp of the strange hair back to confinement. "Let me see —— There was the Brent murder; no, that's too far. And there was the Rutledge one. That was pretty good. Let me see ——"

Within the next hour Aunt Beulah had gone too far, as he had felt she would. Perhaps it had been her passion for explicitness in relating, at the scene of its enactment, the sanguinary minutiæ of the deplorable Rutledge affair. Her passenger rebelled, feeling that his relations with his kinswoman might at any moment become strained. Passing through an outlying street of little shops, his eye caught the sign Vegetarian Cafeteria.

"Aunt Beulah, I'm feeling faint. I'm afraid I can't stand any more of those places today. And it's past luncheon time. Suppose we stop here for a bite."

"A good idea. Then, after that ——"

He ceased to listen, drawing a long breath of relief when he was free of the car. The front of the vegetarian cafeteria was innocently white and mildly gay with a striped awning. It was good to feel that never, probably, had it been the scene of a homicide.

Then it appeared that Aunt Beulah had not considered the vegetarian resort. She had supposed he was choosing another refectory two doors away, and was already standing before its window. He went to her. In the show window were uncooked chops and steaks garnished with sprays of parsley for the seduction of the carnivorous. To the invalid they were revolting, appearing as they did when a perhaps oversensitive mind was still striving to disengage itself from the ghastly details of Aunt Beulah's most recent monologue.

"Ain't that cute?" asked the lady, pointing.

He saw she was indicating an item of the display, a single egg reposing on a plate. Above it was a card reading:

ME AND BACON—25 CENTS

He became firm.

"Aunt Beulah, I can't go in there. I didn't tell you, but I'm on a diet; meat poisons me, and ——"

"Stop your kidding!"

She essayed an arch assault upon his ribs with a pudgy fist. But he continued firm.

"It's true. I must go to the vegetarian place. They'll have what has been prescribed for me."

He cut off arguments by clutching one of her ample arms.

She was not difficult. She went without further protest, assenting easily, "I don't mind for once. Maybe they have human food too. But this climate will soon take that nonsense out of you. Vegetables are all right in their place. I've never said different. But in moderation, of course. Mr. Rush always used to say it wasn't the use of a thing, but its abuse that brought us to regrets. He liked meat victuals, of course. He et right hearty down to the very end. I'll never forget the last day, his mind clear as a bell. 'Mamma,' he says to me ——"

He lost it as they passed through the door. He ordered lawful foods, but found his craving for them had been overoptimistic.

Aunt Beulah read the bill of fare with freely disparaging comments.

"Mock veal loaf! Wouldn't that get you—when veal loaf itself is kind of a mockery—nothing to train a blacksmith on. And nut turkey—ain't that an insult to a decent bird? And nut chops cooked in nutolene. Say, it's a home place for nuts, ain't it? You can't make me believe you're one. And cereal steak—don't that sound reckless?" She trifled now with one of the synthetic chops. "Fools the eye, but not the palate," she muttered.

He bethought himself of the evening meal, and forehandedly bought a stock of the currently correct bread, a can of imitation coffee and a pound of almonds which he directed to be immersed in a jar of honey. He felt fortified. Aunt Beulah surveyed the purchases with frank bewilderment.

"Stuff for between meals, I guess," was her comment. He felt unequal to her enlightenment.

They were again in the car.

"Let me see," said Aunt Beulah. She brightened. "How about running around to that mortician place right now? This Mr. Boden is a man you'll take to. I just wish you could see him dance—and you and he can have a nice talk about the business. He'll give you plenty of pointers in case you do think of carrying on your pa's profession, and it'll fill out your afternoon nicely."

He was weak, weary, outraged, terrified. He summoned his remnant of strength.

"Aunt Beulah"—his tone was hollow, forced—"I don't want to go to that—that mortician's. It—it would affect me. I want to go home. You must get me there quickly—no more of those murder places. They're intensely interesting, to be sure, but I'm not equal to any more—not equal. I'm in a bad way. I might collapse any moment."

She had listened absently, detecting nothing of the feeling back of his words. But she did glean that he wished to go home. She was amiable about it.

"You are kind of meaching," she admitted genially; "kind of pinched, and paler than when you got in. I bet you set up till all hours on that train, drinking liquor mebbe. So home we go; maybe after supper we'll take in a movie. How Women Love is running in the next block, and I haven't seen it yet."

He was silent to this. He knew how women loved. He thought of Aunt Sena's puerile fancies and Cleaver's fatuous floutings of life's hard truths. Then his mind ran back over Aunt Beulah's dreadful recitals of the morning, each of which had worn his nerves to a finer edge. He and Cleaver had much discussed death; but, he now saw, from a definitely remote standpoint. They had been academic in their approaches. Aunt Beulah was so pointedly not academic. He shuddered at the retrospect. For him a dozen spots of sweet and kindly beauty had been clouded with visions of terror. And now he wanted release—release from Aunt Beulah's concreteness, from her flair for mortality. She savored it with a gusto he found devastating.

They were back in the apartment. In the room allotted to him he sat motionless, slowly regaining some degree of composure, wondering how long he could sustain this breezing personality, this woman who in a week, he was sure, would have disrupted the entire Bide-a-Wee sanitarium. At last he went out to where she read, with little gasps and gurgles, an evening paper that displayed violent headlines.

He was conscious of trying to appear even more distrait than he felt. Overemphasis seemed necessary in order to make any impression.

"Aunt Beulah, who is your doctor?"

She looked up at him, her eyes sparkling from the paper, flitting back to it, even as he spoke.

"Ever notice when these automobile accidents happen, the man won't give his name, or the lady won't? They're taken to the hospital or the morgue, and the reporters have to run down who they are. Don't you ever feel kind of an astonishment when you read that Mr. and Mrs. So-and-So was the chiefly injured—about once in a thousand accidents? Usually it's a well-known broker or capitalist or two of 'em, and the ladies give the names of Miss Smith at the hospital or the morgue—of course, I don't mean that—but you know! What with all these weeks they're having—Eat-Prunes Week, Don't-Kick-Your-Dog Week, Learn-to-Swim Week—all like that—seems to me they ought to spring a Have-an-Accident-With-Your-Own-Wife Week. I don't know what we're coming to. You just listen to this: 'Last night at 10:30 on Sunset Boulevard ——'"

He raised his voice, threw hoarseness into the tone, leaned weakly against the phonograph.

"Aunt Beulah, who is your doctor?"

(Continued on Page 44)

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(Continued from Page 42)

He had broken the circuit of her moralizing. She glanced at him sharply.

"I haven't any. What would I do with a doctor? I never did have one."

This was preposterous, unbelievable.

"Never had a doctor!"

"I used to have a dentist back in Syracuse. I forget his name —— Let me see ——"

He dismissed the incredible phenomenon.

"But you must know one, Aunt Beulah. I must have a physician at once. I—I'm in a bad way. I think my situation is critical."

"Toothache?" She still thought of the dentist.

"A medical man—I must have one immediately."

She glanced at him again. It seemed plausible.

"A doctor—let me see. Why, of course! Why didn't I think? There's one in this apartment, a flight up. I've seen his sign. I've never seen him, but his sign says he's one, gives his hours and so forth. You want him today?"

"At once, if I can."

"It's that monkey food you et for lunch—you can't tell me! Mr. Rush always used to say ——"

"Aunt Beulah—please! He may be able to do something ——"

"Why, you poor thing, of course!"

She threw the paper aside, and with the same lightness she had described in Mr. Boden, the mortician, sprang to her feet. He heard her at the telephone—seeing again the house where a lady's order for cement had aroused suspicion, the house before which shots and groans had been heard by a lady who had then gone back to bed.

"His name is Doctor Seaver, and he'll be down directly. Got to gather up his pills first, I suppose."

Rufus, ten minutes later, spoke from his bed to the physician who entered, a tired-looking little physician with a perfunctory manner, who listened at first with absent, knowing eyes, as to an expected and all too familiar tale.

"The fact is, doctor, I'm doomed. I've known it for years all my life. I couldn't tell you when I've had a well day. I remember once as a small boy going to a circus, and once to a party—only there I became very ill. Indiscretions of diet, I recall. You'll know from the symptoms I've just given you how bad I am. Needless to dwell on the history."

The doctor's expression seemed to agree that it was quite needless. Yet with the next words he became alert, even absorbed. The volubly catalogued symptoms had bored him; but when his patient grew confidential along practical lines he sat forward and listened.

"And I shall go out now for want of money that's mine, but money I can't touch for a matter of three years—a will made by my father when I was a child. Good old chap, he couldn't see the mess I'd be in. The money's there—a lot of it—and I catch a few drops, two thousand a year. Mockery, isn't it? Maddening!"

"Three years?" The doctor was thoughtful.

"Yes; and I've felt today, in this wonderful place, that if I could have part of what's mine I might perhaps even live that long. But of course the situation's hopeless. No sane man would stake his money on my surviving those three years. I might, if I had the means—for medical advice, medicines, appliances, proper foods—but who'll believe that? As it is, I'm here, dying by inches. I'm worse than when I left New York. I suffocated in my berth last night—all but. Today I've narrowly survived a dreadful experience. My aunt—a worthy soul—how grieved she'd be if she knew what she's done to me! I've faced death since I knew I faced anything, but it's so fearful—you can't know how I've feared it—nor how it's been thrust on me ——"

He broke off, breathing quickly. Presently he launched into a description of his early contacts with the Billop industry. He grew impassioned, the doctor listening watchful, intent. Then he reached his day's jaunt with Aunt Beulah—his intimate contacts with murderous violence.

"I can't understand the woman—she's ghoulish. I kept thinking she should be on a sight-seeing wagon with a megaphone, guiding hundreds of people over her unspeakable itinerary. She's really done for me, I think—in my weakened condition. And no sane man or bank would advance me what might stave off the end if I had it."

"Perhaps I can find some crazy ones," said the physician significantly.

The invalid glanced quickly up at him, his pinched face glowing, radiantly illumined.

"Oh, doctor!" he murmured.

(TO BE CONTINUED)

THE INARTICULATE CONSERVATIVES

(Continued from Page 25

efficiently the voters turn out in comparatively small number. The people who don't vote think—erroneously—that the results of elections in boss-controlled sections cannot be affected by their votes. Consequently they stay at home.

The staunch and sturdy New England States, which are popularly supposed to provide large amounts of moral and political backbone for the country, look rather ill when the election returns are in. Maine, which gives so many editors a plenitude of material for political editorials every other September because of the harmless fairy story which holds that "as Maine goes, so goes the nation," can do no better than to cast 47 per cent of her registered vote. Vermont voters quit at 45 per cent of their total strength; and Pennsylvania, happy hunting ground for bosses, seems to have made her supreme effort when she is successful in getting out 43 per cent of her voters.

And merely by way of making conversation, it might with some reason be stated that if the citizens of this country had always devoted only 43 or 45 or 49 per cent of their available power and mentality to business and science and invention and war and all the other activities of a young and flourishing country, it would be a considerably poorer place than it is. A 45 per cent effort doesn't get anyone anywhere except out of the back door or into the bankruptcy court.

The United States, then, governs itself with about 49 per cent of its voting strength, whereas England casts about 80 per cent of her registered vote at elections, and Germany casts nearly 90.

The Extremist Vote

Now, one of the interesting features about a vote of any sort, whether large or small, is the fact that the extremists, the radicals, the fanatics, the people who are supporting passionate causes, are always numbered among the voters. A member of President Harding's cabinet who has had wide experience with the average voter is responsible for the statement that he couldn't recall a radical ever missing his vote, and that the socialists were always among those present. And, also, among those present are always the voters controlled by the cheap ward politician who obtains political preferment in return for the delivery of votes.

Therefore it must be obvious to even a slightly warped communistic or sovietish intelligence that the great mass of the people in the United States is strongly and determinedly conservative. Since the country, with only about 49 per cent of its voting strength casting ballots, is not yet voting overstrongly for radicals, and since political experts are agreed that the radicals always vote, a simple calculation will at once show that the conservative voting strength in the country is in excess of 75 per cent of the total vote; and a little quiet thought will convince all but the most timorous and the most deluded that it is probably in the neighborhood of 85 per cent.

In spite of all this, radical legislators arrived in Washington during the last open season for legislators at the rate of about one and a half a week; and immediately on taking their seats in the halls of Congress they seized their fountain pens and dashed off a number of bills calling for the enrichment and safeguarding of one class of citizen at the expense of another class, for lopsided additions and alterations to the Constitution, for various paternalistic schemes that could do nothing except waste more of the taxpayers' money and kick the country a little further down the road to bureaucracy, or for all three.

By grace of the activity of these gentlemen, and by the grace of the activity of organizations of voters who bring violent pressure to bear on legislators who are not particularly radical, but who are extremely anxious to retain the good will of the voters so that they may retain their positions as legislators, the country is having jammed down its throat a large assortment of ill-advised, socialistic, paternalistic laws that their misguided advocates fondly imagine will cure poverty, risks in farming, high prices, small earnings, imperfect education, war, illness, European distress and that dragging-down sensation.

By a strange freak of Nature, the radical legislators, barring a miracle, will hold the balance of power in both Houses of Congress during the next session, and whatever legislation is passed will be passed only by their consent. They are neither Republicans nor Democrats, though most of them were elected on either the Republican or Democratic tickets; and their idea of liberality and enlightened action consists in voting contrary to the party with which they are supposed to vote.

The political miracle that would leave the radicals holding the sack, so to speak, would be the elevation of Senator Oscar W. Underwood, of Alabama, to the Presidency. Senator Underwood is a Democrat, and a most conservative Democrat. He is a Democrat because he is a Southerner, which is the reason for Southern Democrats; but if he had been born anywhere north of the Mason and Dixon's Line he would probably have been a Republican. Since he is a Southern Democrat, he is generally regarded as having about as much chance of being President of these United States as a Fiji Islander would have of swimming to the North Pole. But if he were to be elected the Democratic legislators would naturally support him; while the best and most conservative element among the Republicans would also support him. Thus he would be supported by the majority of both Houses of Congress, and the radicals would be left out on what Theodore Roosevelt called the lunatic fringe, yelling and getting nowhere. That, however, would be a political miracle; and though there are large numbers of political accidents, political miracles are few and far between.

Our Political Fashions

Fashions, of course, are subject to change; and if fashions are sufficiently bad, a moderate amount of concerted public opinion will sometimes suffice to change them. It is no longer fashionable to vote in the United States, and that little peculiarity of fashion bids fair to run the taxpayers of the country and the country itself into a hole from which they can never emerge without taking the heroic step of exploding a few tons of blasting powder beneath themselves. The need for some sort of new fashions in voting may be seen by going to the Census Bureau and getting the figures on the last election in states that returned radicals to the United States Senate.

The greatest number of votes cast were cast in the birthplace of the Non-Partisan League—North Dakota. Sixty-seven per cent of the registered voters of the state went to the polls to vote for United States senator. They elected former Governor Lynn J. Frazier, who was honored by being recalled. Only 35 per cent of the state's registered voters voted for Frazier. Thirty-two per cent voted against him, and 33 per cent remained supine and inarticulate and didn't vote at all. It may be taken for granted that most of the radicals and those misled by radicals went to the polls; so that the line-up in North Dakota may with reason be regarded as 35 per cent radicals as opposed to 65 per cent conservatives.

Iowa, home of that energetic overalled rifle shot and anticapitalistic filibuster, Senator Smith Wildman Brookhart, was not so unanimously in favor of Brookhart as one might imagine from hearing the senator tell it. Fifty-five per cent of Iowa's registered vote was too busy with its private affairs to bother to go to the polls at all. The inarticulates of Iowa—the careless and inarticulate conservatives—amounted to 55 per cent of the state's registered vote. The votes that elected Brookhart—votes to

(Continued on Page 46)

HUDSON

The Sedan Now Reduced to $1995

Freight and Tax Extra

Aluminum Body by a Famous Builder, Custom-built Quality at a Quantity Price

Old and famous body builders—Biddle & Smart, Amesbury, Mass.—devote all their factories to the production of the Hudson Sedan body. For almost three generations they have turned out the finest custom carriages and automobile bodies. They are masters in design, and careful workmanship.

Now these workmen devote their efforts exclusively to the Hudson Sedan. It gives fine car buyers custom-built quality at a quantity price.

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On the Famous Super-Six Chassis

Speedster . $1375 7-Pass. Phaeton . $1425 Coach . $1450 Sedan . $1995

Fright and Tax Extra

HUDSON MOTOR CAR COMPANY, DETROIT, MICHIGAN

Only his family believed in him

DANIEL PETER toiled away in his kitchen so long that the little Swiss village began to laugh and joke about it. Only his family stuck to him—believed in him. When, his money about gone, he would have given up, their encouragement held him to his work.

Peter not only ended by originating milk chocolate—the most popular and nourishing food-confection ever worked out—but even more important, he perfected the *Peter's blend*—the same fine blend that has remained the standard in quality for 50 years.

It is an art—roasting and blending the cocoa beans. The PETER'S process is still a secret. Only foremen thoroughly trained in Swiss methods have charge of this work.

Milch cows of highest grade 4,000 of them—supply the fresh, rich, pure milk used in Peter's.

If you haven't tried Peter's, you should—right away. It's *good*. You'll like it.

If unable to obtain Peter's promptly, write to Lamont, Corliss & Company, 14 Hudson Street, New York, our selling agents.

High as the Alps in Quality

Peter's
MILK CHOCOLATE

(Continued from Page 44)

which Brookhart himself refers as "the hodcarrier vote" came to only 29 per cent of Iowa's registered vote. Consequently Brookhart, when he jams up proceedings of the Senate with speeches on coöperatives and the railways and the evils of corporations and large salaries, is not representing the sovereign state of Iowa, as he likes to believe and as many people think, but less than one-third of Iowa's registered voters, which is something else again.

In Wisconsin's last senatorial elections, Senator La Follette was returned to the Senate by 28 per cent of the state's registered vote, or less than one-third of the voters. In spite of the strangle hold that La Follette is reputed to have on the state, there might possibly be enough inarticulate conservatives in Wisconsin to administer a few violent bumps to their senator if they would only consent to change their fashions in voting.

Michigan, Montana, Nebraska and Washington all returned radical senators in the last election. In Michigan, only 30 per cent of the registered voters took enough interest in their Government to cast their votes, and Senator Ferris was elected to office from that state by 16 per cent of the state's registered vote.

Fifty-four per cent of the voters voted in Montana, and 30 per cent of the state's registered vote was enough to elect Senator Wheeler.

Thirty-two per cent of the state's voters was sufficient to elect Senator Howell in Nebraska, and only 56 per cent of them voted.

In the state of Washington, Senator Dill squeezed in on the vote of 17 per cent of the state's registered vote; and those who placed crosses on ballots amounted to only 38 per cent of the registered vote.

Our Organized Minorities

It has long been an accepted political fact that, as a general rule, this country gets just about the sort of government that it deserves. When voters don't go to the polls in sufficient numbers, they are usually boss-ridden or represented by incompetents or demagogues. When they turn out in sufficient numbers they usually elect good men to office. Many bitter complaints have winged their way to high heaven during the past few years over the constantly deteriorating types of legislators who occupy the halls of Congress, and over the fool laws that said legislators are distinguishing themselves by passing. So long as 51 per cent of the nation's voters are content to remain inarticulate, the country is getting exactly what it deserves in the line of legislators and laws; but it most emphatically isn't getting what it needs.

The things that any country needs are far removed from the things that are so passionately advocated by that ever-fermenting brotherhood and sisterhood composed of sentimentalists, communists, parlor Bolsheviks, government-ownership cranks, flat-earthists, internationalists, self-appointed censors, paid propagandists and misguided organized minorities.

Organized minorities have grown steadily noisier and bolder in the past few years because of their increasing success in bulldozing soft-spined legislators into voting for the things they advocate, and because of the continued silence of the inarticulate conservatives who greatly outnumber them, who greatly dislike their activities, but who lack an organization to express their desires to legislators.

Organized minorities find it easy to be more vocal than their conservative opponents because four or five people, screaming in concert, can always make more noise over a cause than a thousand united and unorganized persons can make in trying to offer a negative resistance to that cause.

Misleading Letters

All sorts of organized minorities exist, of course, all of them with headquarters and industrious secretaries and press agents in Washington. There they watch the activities of the Senate, the House and the various executive departments of the Government, interpret these activities to their organizations in their own way—frequently, it might be added, misinterpreting them—and inspire floods of demands in the shape of letters and telegrams from the individual members of the organization to senators, representatives and cabinet officers.

Now, letters and telegrams sent to senators, representatives and cabinet officers by voters on matters of public interest should be highly valuable to those gentlemen; but when the letters and telegrams, instead of representing public opinion, represent the one-sided views of a comparatively small and extremely highly organized body of occasionally misinformed and sometimes misguided persons, they are misleading, harmful and dangerous. They become particularly dangerous when the organizations that inspire them, through a lack of understanding of our form of government, advocate tampering with the Constitution of the United States and reconstructing it to conform with their own half-baked theories. Legislators too frequently interpret their demands as great cries from the people, forgetting entirely the great body of inarticulate conservatives in the country, with the result that America's entire form of government is in grave danger of being mauled, tinkered and wrecked by a comparatively small group of faddists.

Some of the soundest and sanest legislators in both Houses of Congress have made the statement that scarcely a single piece of legislation was passed during the two-year life of the last Congress that wasn't passed at the behest or for the benefit of some small group or organized minority.

The inarticulate conservative hasn't had what is loosely designated as a look-in, and the Government of the United States has become almost entirely a government by organized minorities.

The strength and influence of some of these organized minorities is occasionally very great. Before and during the war, for example, there was an uncomfortably large number of otherwise normal persons who preached the doctrine that a nation—particularly the United States—ought to eliminate its Army and Navy and place itself in a supine, flabby and defenseless attitude so that any other nation could kick it in the face and jump up and down on its stomach at will. Their arguments were unsound and their judgment was bad. They gave pain to the inarticulate conservatives and to many others not so inarticulate. Among the latter was Theodore Roosevelt, who wrote concerning them:

"Let us realize that the words of the weakling and the coward, of the pacifist and poltroon, are worthless to stop wrongdoing. Wrongdoing will only be stopped by men who are brave as well as just, who put honor above safety, who are true to a lofty idea of duty, who prepare in advance to make their strength effective, and who shrink from no hazard—not even the final hazard of war, if necessary—in order to serve the great cause of righteousness."

The pacifists were a little difficult to put one's finger on, as they had no organizations worthy of note—a fact that was probably fortunate for them, since the war, as it progressed, demonstrated the folly of so many of their arguments.

Here, however, is a condition of affairs that ought to give more or less pause to citizens who are in any way interested in good government. Since the war an organized minority has been able practically to dictate the military and naval policy of the United States of America, not at all because it knows anything about the military and naval needs of the country but because it sends great numbers of letters to given persons at a given time.

Patriotic Organizations

One answer to such a state is the organization of as many inarticulate conservatives as possible into an organization that can express itself and combat the organized minorities that are constantly seeking to rip down America's old and tried forms of government and set up new freak forms in their places.

Such organizations are already coming into existence because of the great success of radicals and faddists in having their wild ideas made into law in spite of the fact that the great body of American people are instinctively opposed to these same wild ideas. Among these organizations are the American Defense Society, which works largely by watching for radical activities and exposing them in the newspapers of the country; the Sentinels of the Republic, formed by ex-Assistant Secretary of the Treasury Louis A. Coolidge, of Boston, for

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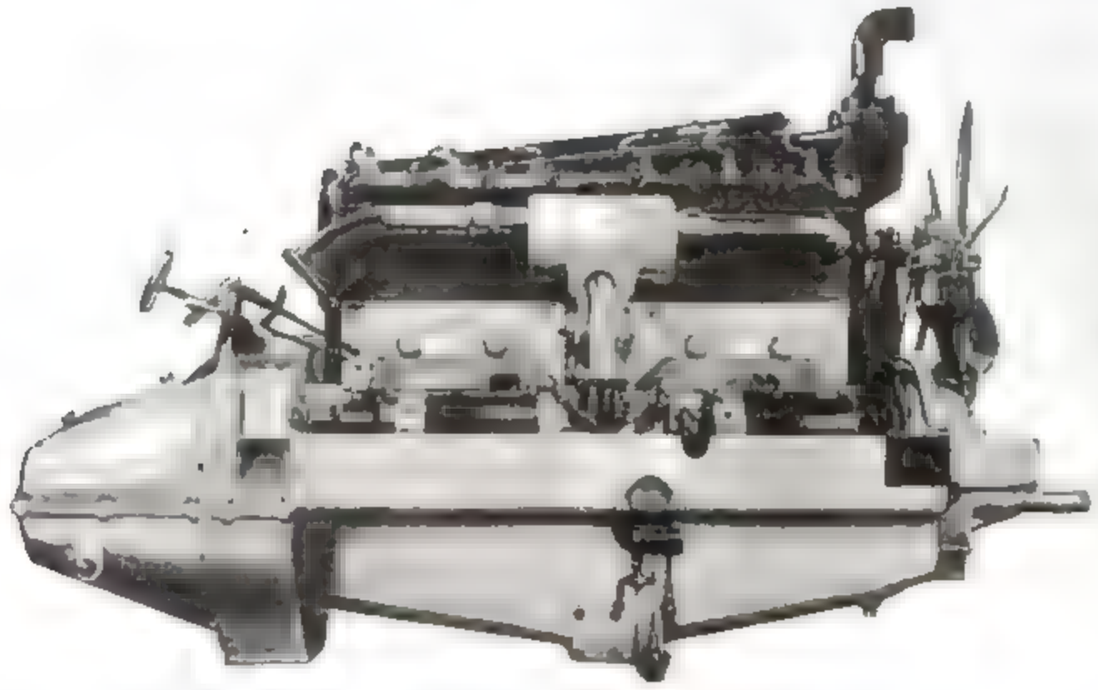
The Mission Cloisters, San Juan Capistrano Mission, California

PIERCE



In the Pierce-Arrow six-cylinder engine, dual valves admit a maximum explosive charge, and, after the explosion, completely exhaust the dead gases.

Dual ignition—two simultaneous sparks in each cylinder—"rushes" the explosion. A more powerful blow and a complete burning of the gas result.

what 22 years have taught us

Pierce-Arrow has been building automobiles for twenty-two years; has seen every development in motor car practice; has fully investigated and tested every type of engine from one to twelve cylinders. These experiments always have been made with Pierce-Arrow's money.

Today the six-cylinder engine is standard, accepted, engineering practice. We believe less than six cylinders means far less flexibility and power; more means lowered fuel efficiency and greater complication without proportionate increase in flexibility or power.

Pierce-Arrow pioneered the "six" nearly twenty years ago and concentrated upon its development. Two almost revolutionary features—dual valves and dual ignition—are the result.

What do these features mean—what do they add? By actual test, just this:

—power far beyond the rating of engine
—fifty per cent greater hill climbing ability
—twenty per cent saving in gasoline
—unparalleled flexibility
—quicker acceleration

These facts explain in a measure the indescribable performance of Pierce-Arrow cars.

Pierce-Arrow standards of manufacture account for their exceptionally long life—one hundred, two hundred, and even three hundred thousand miles.

Pierce-Arrow cars—in twelve beautiful open and closed models—are sought everywhere by men and women who want only the best. The demand for Pierce-Arrow cars this year is approximately two hundred per cent more than last.

"The pride of the maker makes you proud in possession"

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When you are in Buffalo you are welcome at the Pierce-Arrow factory. Courteous guides will show you how Pierce-Arrow cars are built.

Open Cars: $5250
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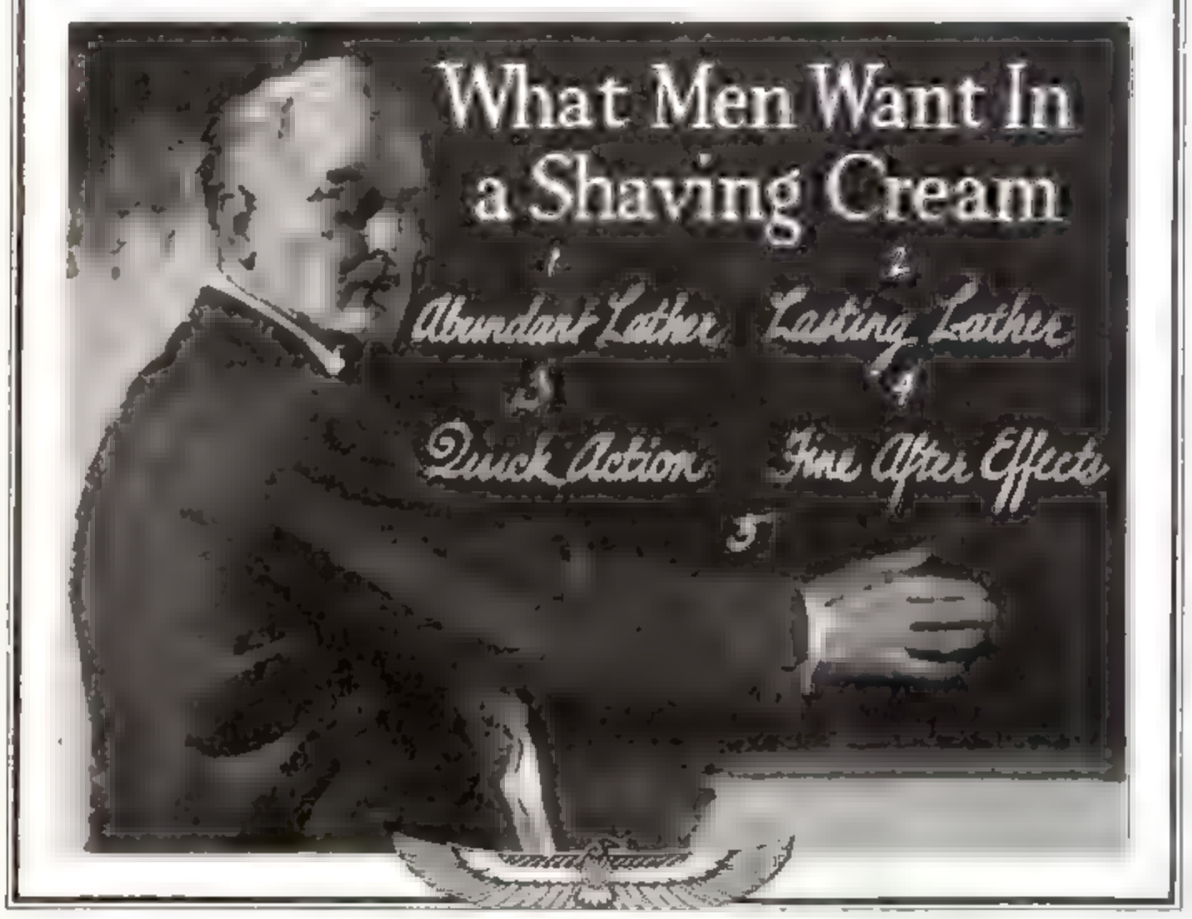


Guess

The greatest factor in a Shaving Cream

By V. K. CASSADY, *Chief Chemist*

GENTLEMEN:

The men we consulted—1,000 of them—told us they wanted those first four qualities in their ideal shaving cream.

But nobody mentioned the fifth one, because only a scientist knew.

We met those four requirements. But we made up and tested 130 formulas before we met them as no one else had done.

Then we had this:

Then we had these four ways in which Palmolive Shaving Cream excelled:

1—It multiplied itself in lather 250 times.

2—It softened the beard in one minute.

3—It maintained its creamy fullness for ten minutes on the face.

4—The palm and olive oil blend left the skin in fine condition.

Then came the fifth

But a scientist who had studied shaving knew a still greater requirement.

The bubbles must support the hairs for cutting. That's why toilet soap, with its weak bubbles, is so unfit for shaving. And why so many shaving soaps fall down.

So we evolved a method to make bubbles extra strong. They hold the hairs erect. That's why your razor seems so sharp, and why shaving with Palmolive Cream is so easy, quick and clean

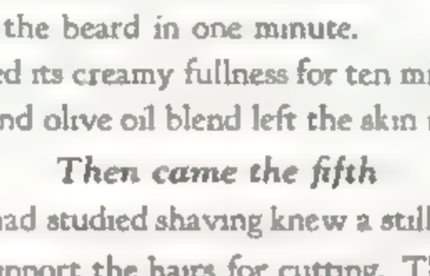
We've won the men

Palmolive Shaving Cream has won the men—millions of them. It has suddenly gained—within two years—the dominant place in its field.

Please find out why. If you have not used it, send for this free test. Compare it in those five ways with the soaps you know.

You have a surprise coming to you, and a lasting delight. Ask for it today

TEN SHAVES FREE



TEN SHAVES FREE

PALMOLIVE

SHAVING CREAM

Simply insert your name and address and mail to
THE PALMOLIVE COMPANY, Dept B-489, Milwaukee, U.S.A.

(Continued from Page 46

the purpose of uniting patriotic Americans against the dangerous attacks that the radicals are making against the Constitution of the United States; the Minute Men of the Constitution, formed by former Director of the Budget Charles G. Dawes, for somewhat similar purposes; the Better America Federation; the Massachusetts Public Interest League; the National Association for Constitutional Government, and the National Civic Federation.

These organizations are of great value in offsetting radical and mush-headed propaganda in favor of Constitution busting, paternalism, government ownership, bureaucracy and a defenseless nation. Their continued existence is highly desirable, and their amalgamation into a bigger and busier organization is even more highly desirable.

But at best, any such organizations can only be additional organized minorities. The true answer to the question of how to offset the success of minorities in cramming their bogus reforms down America's esophagus lies in bringing enough of America's inarticulate conservatives to the polls to send the radicals back to the tall timbers, whence they could never have emerged if the people of the country had taken the proper interest in the business of government.

Some very astute and experienced politicians scoff loudly at the idea that the inarticulate conservatives can be led to the ballot. It has been done, however, and it can always be done again so long as the proper methods of leading are used.

A Grand Rapids Idea

In Grand Rapids, Michigan, some years ago there was a sudden realization of the fact that only about 37 per cent of the registered voters were voting at elections. It was obvious that the control at election time, instead of being held by the electorate, as Americans like to think whenever they permit themselves to think about their form of government, was held almost entirely by self-seeking demagogues and professional politicians.

As a result of this awakening, the Board of Education of Grand Rapids combined with various other local agencies whose object was to promote good citizenship; and the Director of Publicity of this Federation of Agencies, Frank L. Dykema, directed a campaign for the purpose of stimulating voting interest.

This campaign consisted of a concentrated effort on the part of every local organization—educational, social, financial and industrial—to impress the significance of citizenship upon all citizens and arouse them to the performance of their civic duties.

Newspapers, moving-picture films and billboards were employed in bringing to the attention of the residents of Grand Rapids the necessity for being voting citizens of the community in order to command the admiration and respect of their fellow citizens.

On election days the voters were tagged. The man who did not vote was conspicuous by the absence of the tag on his coat, and was therefore marked as not doing his bit for the betterment of his community life.

Various slogans were adopted, and appeared in prominent places about the city, and in plants and factories, as well as in the theaters such slogans as: "I voted, did you?" And "Ask the man who wears no tag, why?"

The campaign rendered voting a necessity to good standing in the community A very satisfying result of Mr. Dykema's work is shown by the figures in comparative elections—11,160 people voted at a city election in the spring of 1918 as compared to 17,860 voters in a primary election the following August. This increase was brought about during vacation time in an off year, and in the face of a loss of 2000 voters on account of the draft.

All the Grand Rapids business men's clubs interested themselves in the movement, the Boy Scouts busied themselves in it, and the teachers in the public schools made clear to their pupils the fact that if their parents didn't vote they weren't doing what they ought to do, and consequently deserved to have the finger of scorn pointed at them.

Small Fingers of Scorn

The jogging-up of parents by children who didn't care to be in families at which the finger of scorn was pointed was particularly efficacious in getting out the vote. One Grand Rapids woman complained bitterly—after she had left a voting booth—at the sauciness of her son, aged eleven. It appeared that on the morning of election day the young man had asked his mother at what hour she intended to vote. She had carelessly replied that she was afraid she couldn't get around to it, as there were too many other things she wanted to do. The young man then announced that there was no law requiring him to go to school, and that if his family didn't intend to vote he didn't intend to go to school. The mother gently reminded him that he was going to school so that he could learn to be a wise man and a good citizen, but the boy was unmoved. What was the use of learning to be a good citizen, he asked, if good citizenship didn't include voting. The mother thereupon hunted up her purse, put on her hat, powdered her nose and went out to vote. The young man went to school.

Because of all these things the vote in Grand Rapids rose from 37 per cent of the registered vote to 85 per cent of the registered vote—and 85 per cent of the registered vote in any American community includes enough conservatives to defeat any cheap boss or loose-tongued demagogue.

What Grand Rapids can do, Walla Walla, Washington, or Kennebunk, Maine, or Pink Mink, Idaho, or any other city, town or village in these United States can do.

One of the best ways in which to get such a movement under way, obviously is to appeal to community pride all over the United States. If communities can register certain scores, for example, for excellence in the duties of citizenship, the mere publication of the scores of different towns in a county, of different wards in a city and of different cities in a state will be sufficient to spur laggards to greater endeavor.

Early in 1923, recognizing the danger to the country in the continued silence and absence from the polls of the inarticulate

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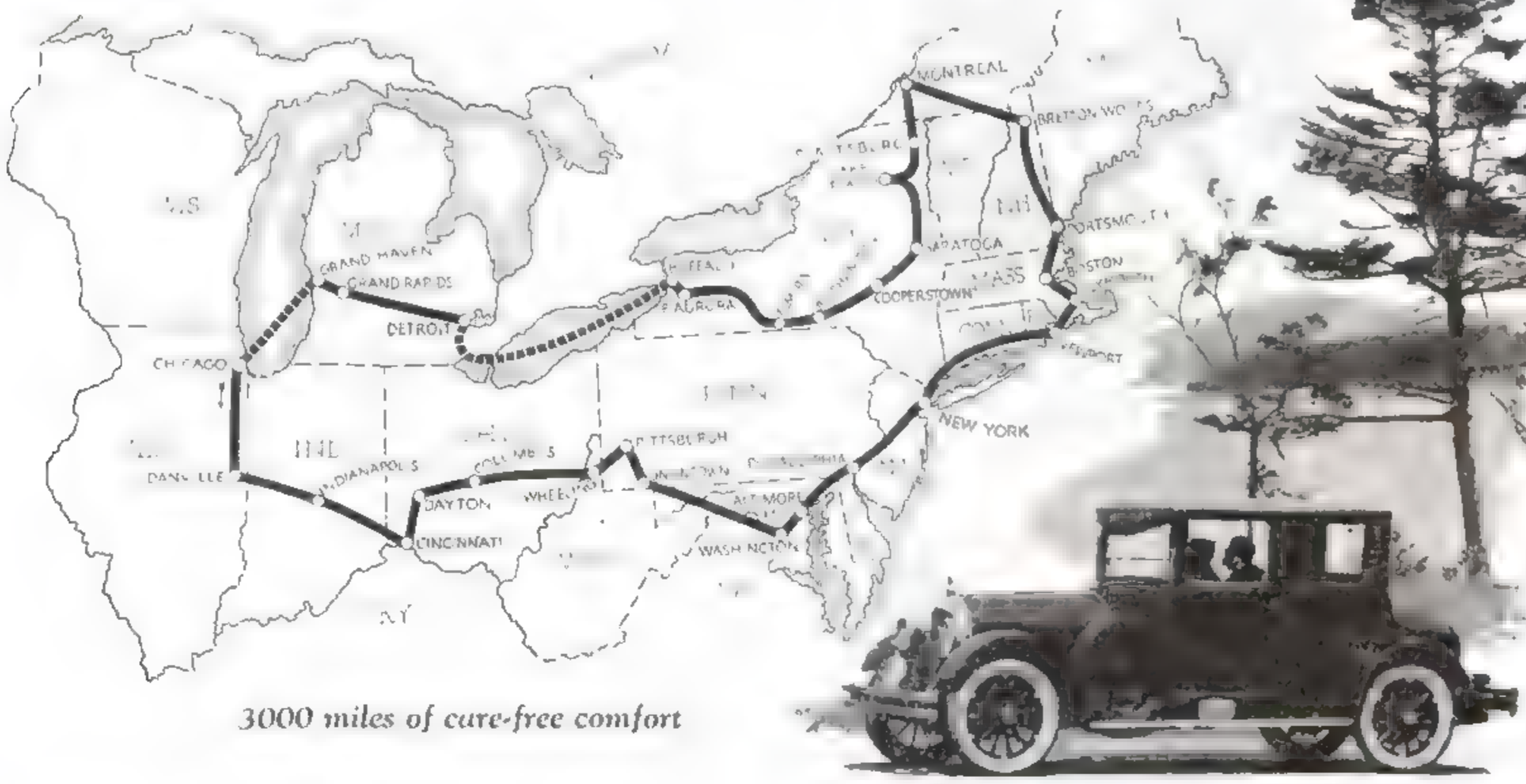


3000 miles of care-free comfort

Has owned four cars costing more than Paige but never one so delightful

Mr. H. M. Jewett, President,
Paige-Detroit Motor Car Co.,
Detroit, Michigan.

Dear Mr. Jewett:

As requested in your letter of June 4, I am glad to write you more about my trip which you are at liberty to use for advertising. Not seeking any personal publicity, I would prefer that it be published without my name.

I have always driven cars costing considerably more than the Paige, feeling that the best was none too good for the kind of touring I like to do. Naturally, it was with some misgivings that I undertook my eastern trip in your car, with which I felt unfamiliar. Also, I have never used an enclosed car for touring before, and I expected it to be a little weak on hill climbing, as well as a little top-heavy on the road.

Starting without great confidence in the car because of its moderate price and because of my unfamiliarity with it, I was of course always looking for some kind of trouble to develop. From that point of view, my trip was a continual series of disappointments. I have had no trouble except what was due to my own carelessness, and might have occurred to the costliest car I could buy.

This seems a good place to say that one of the things I very much appreciate about the Paige, is the character of its representatives and their eagerness to see that all Paige cars satisfy their owners, regardless of whether they sold them. I was also surprised at their moderate charges for various odd jobs, for which I have been accustomed to paying more.

But to tell you more about my trip, I am enclosing a map on which I have marked it. The roads are boulevards practically everywhere, except where I found repair wagons had not reached holes made by the severe winter weather, and some places where construction was under way. But it is in just such unfavorable road conditions that my Paige showed one of its fine advantages. It means something to me now, that the Paige rear springs are more than five feet long, and that it has 131 inches of wheelbase. I can truthfully say I have never driven or ridden in any car which rode more comfortably and handled more easily on difficult roads.

There are long and fairly steep grades in the Cumberland Mountains, White Mountains, and the Adirondacks, all of which I went through. I am pleased to tell you that your claims about Paige hill climbing in high gear are true. Except when some sharp turn or cars ahead in the road made slowing down necessary, I practically never dropped into second speed. And on the down grades, where one frequently gets going a little too fast, I can truly say the car amazed me on the score of ease in changing into second, when going 25 or 30 miles an hour. I have been accustomed to using the scheme of spinning up the gears by letting in the clutch momentarily, but I found this not at all necessary with the Paige. My wife drove a large part of the trip with great enjoyment and without noticeable tiring. She joins me in my praise of Paige handling ease.

I don't know whether you will be interested in hearing my point of view on enclosed bodies, but I can tell you I am sold on them for touring, as well as for city work, after my experience. We drove two whole days with the automatic windshield wiper going all the time—on other days into dust clouds, or cold winds in the mountains. And the pleasure of being able to regulate one's own comfort by merely turning a window-handle, is one that I never appreciated before as I did in your Paige Brougham. Contrary to my expectations, the car is not hot in warm weather.

Perhaps I should close my letter by saying that the Paige is a far finer car than I ever imagined it to be. In fact, it is more comfortable to ride in, and easier to handle than any higher priced car I know of. If your car were better known for what it actually is, I am sure far more of them would be sold to people who have been accustomed to paying $3000 to $4000 for a touring car.

Very truly yours,

*Name on request.

7-passenger Phaeton $2450
4-passenger Phaeton $2450
5-passenger Brougham $2850

PAIGE

5 or 7-passenger Sedan $3235
7-passenger Limousine $3435
Prices at Detroit. Tax Extra

(470)

THE MOST • BEAUTIFUL CAR IN AMERICA

Every ScotTissue Towel contains millions of soft Thirsty Fibres, which absorb four times their weight in water. They make ScotTissue the quickest-drying, most satisfactory towels made.

Thirsty Fibres make ScotTissue Towels eager to dry

Millions of these tiny, thirsty, thread-like filaments of fibre are in every ScotTissue Towel. Their combined drying power is sufficient to absorb four times their weight in water. They make ScotTissue Towels the thirstiest, quickest-drying towels you can get.

ScotTissue Towels are always white, clean, soft, luxuriously cool and caressing for summer use—efficient and economical for your office.

You can buy ScotTissue Towels, 150 in a dust-proof carton for 40c—or at a much lower price by the case of 3750 towels (25 cartons).

Price per case is $6.15, F.O.B. Factory, Chester, Pa. Weight 60 lbs. per case. Prices even less for 5, 10 and 25 case-lot shipments.

Send us your order, and we will see that you are supplied promptly. If you need fixtures, we have them moderately priced to meet all requirements.

Scott Paper Company, Chester, Pa.
New York Philadelphia Chicago San Francisco

Don't confuse ScotTissue Towels with harsh, non-absorbent paper towels. Remember, it isn't Thirsty Fibre unless it bears the name ScotTissue

for "Clean Hands in Business"

©S. P. Co. 1923

(Continued from Page 48)

conservatives, President Harding signed an executive order creating a Federal Council of Citizenship Training. This council consisted of a representative and an alternate from the Department of the Interior, the War Department, the Navy Department, the Treasury Department, the Post Office Department, the Department of Agriculture, the Department of Labor, the Federal Board for Vocational Education, the Veterans' Bureau, the Department of State, the Department of Justice and the Department of Commerce.

The duties of this council were to suggest and work out ways and means by which citizens might be trained to a more adequate appreciation of their duties than they now have—their present appreciation being indicated by the fact that out of seventy-five clergymen in a large mid-Western city, only twelve are registered voters and only six voted in the last presidential election.

Among the things which this council has done has been the working out of a community score which might be used to stimulate rivalry. Let us imagine that Pignut Junction and West Whiffletree are adjoining towns in Vermont, where less than 50 per cent of the registered voters cast their votes in elections. Like many adjoining towns, they are bitter rivals. Imagine, then, the anguish of Pignut Junction if the New England papers were to publish the scores of different towns and reveal the fact that Pignut Junction was so lacking in patriotic development that the score was zero, whereas West Whiffletree had scored a juicy seventy. The following year would see the Pignut Junctioners straining every nerve to get a higher score than West Whiffletree.

This proposed community score card is arranged as follows:

1. What percentage of your foreign-born inhabitants is naturalized?

If 90% to 100%, score 5 points.
If 80% to 90%, score 4 points.
If 70% to 80%, score 3 points.
If 60% to 70%, score 2 points.
If 50% to 60%, score 1 point.
If less than 50%, score 0.

2. Do you have a ceremony when inducting applicants into citizenship?

If Yes, score 5 points.
If No, score 0.

3. What percentage of the electorate is registered?

If 90% to 100%, score 20 points.
If 80% to 90%, score 16 points.
If 70% to 80%, score 12 points.
If 60% to 70%, score 8 points.
If 50% to 60%, score 4 points.
If less than 50%, score 0.

4. What percentage of the electorate votes in the primary election?

If 90% to 100%, score 20 points.
If 80% to 90%, score 16 points.
If 70% to 80%, score 12 points.
If 60% to 70%, score 8 points.
If 50% to 60%, score 4 points.
If less than 50%, score 0.

5. What percentage of the electorate votes in the final election?

If 90% to 100%, score 20 points.
If 80% to 90%, score 16 points.
If 70% to 80%, score 12 points.
If 60% to 70%, score 8 points.
If 50% to 60%, score 4 points.
If less than 50%, score 0.

6. Have you ever analyzed by occupations the electorate of your community, the electors who have registered, the voters in the primary election, the voters in the final election?

If Yes, score 10 points.
If No, score 0

7. Are issues of elections discussed by the children in your schools?

If Yes, score 20 points.
If No, score 0.

Fashions in voting are as susceptible to change as any other sort of fashion. It has been unfashionable to vote for altogether too long a time; and the running of the country by 49 per cent of its registered voters and an erratic flock of organized minorities is turning America into a nuts' paradise. The way to change the voting fashions is simple and has been outlined.

Since America is, as the orator remarked, a great and glorious country, and well worth saving from the hands of cranks, demagogues, fakers, incompetents, red radicals, pinks, pacifists and prunes, the time to change the fashions and give the inarticulate conservatives a voice in the proceedings is right now.

The Window Arch. A Natural Opening the Result of Wind and Sand, Cañon de Chelly, Arizona

THIS is an illustration of the curved VAN HEUSEN fabric as it comes from the patented loom. Every 10 yards makes a complete circle. Note the curved, woven-in fold. The VAN HEUSEN is the only collar woven on a curve—woven to fit, with a permanent fold and no bands or seams.

Van Nord

Van Real

Van Dell

THREE VAN HEUSENS FOR AN OUT-OF-DOOR SUMMER

Woven on a Curve
&
One Piece
No Bands
No Linings
No Starch
Never Wilts

THREE sportsmanlike qualities recommend these VAN HEUSENS—coolness, endurance and dash. Low-cut VAN NORD, conservative VAN DELL, and rakish VAN REAL form an unbeatable threesome in any weather. They play the game of style and comfort on their own merits, asking no outside help from bands, seams, or other supports.

Note the even, smooth fold of VAN HEUSENS—how unbrokenly they curve about your neck, how accurate and smart their fit. That's the result of *weaving on a curve.*

50¢

Ask your laundry to return your VAN HEUSENS ironed flat.

VAN HEUSEN

PATENTED

the World's Smartest COLLAR

Made in Twelve Styles

PHILLIPS-JONES CORPORATION 1225 BROADWAY, NEW YORK

That letter you should have answered

VERY LIKELY there was a special reason that urged an immediate reply to that letter. But you put off your answer until now you are ashamed to write.

Folks who always answer letters promptly are the ones who keep a supply of social stationery on hand. And the right kind of paper makes letter-writing a pleasant thing to do.

A pen glides smoothly over the surface of Hammermill Bond Social Stationery, whether it is linen, bond, or ripple finish. There are eight different styles and sizes of paper and envelopes. The price is 35c to 75c a box at druggists', stationers', and department stores. Keep a supply of Social Stationery in your house.

If you prefer, you can get Hammermill Bond Writing Tablets in the popular sizes, suitable for home and school use and to take on trips. There are envelopes to match the various sizes and finishes.

SEND FOR SAMPLES OF THIS BEAUTIFUL STATIONERY

If you will send us ten cents (stamps or coin) we will mail you enough Hammermill Bond Social Stationery in different styles and finishes to answer several of the letters you owe.

Hammermill Bond Social Stationery prepared by
WHITE & WYCKOFF MANUFACTURING CO.
Master Makers of Distinctive Social Stationery
Holyoke, Massachusetts

HAMMERMILL BOND
Social Stationery

OAK

(Continued from Page 21)

poignant melody. Jammes wanted above everything to clear his mind of the troubled thoughts that barred him from the spring harmony of Nature. He succeeded momentarily, and, submerged in tranquillity, he drifted into a contentment no more active than the growing grass. But then the thought of the court cupboard returned to harass him. Jammes remembered all he had read about them, and a jumble of difficult and special terms beset him:

Turtlebacks and triglyphs, torus and split-spindle moldings, godroons and guilloche design. But if he approached it on that plane he was, he knew, lost. He would have to depend on his subconscious reaction to the cupboard. He had explained all that very carefully to Kittridge, and Kittridge had declared himself willing to be guided by his ignorance. Jammes soon reached the village, the house, where the court cupboard was hoarded; and the moment he saw it two impressions were clear within him he had never viewed an uglier piece of furnishing and, beyond question, it was authentic. It was made of oak—there was pine at the bottom and top—and the wood was so worn with time that, on the spindles and carving, it resembled bundles of yellowed thread. Only fibre remained. Open below, it wasn't splayed, but rectangular; there were almost no applied ornaments but a deep carving of sunflowers on the panels, with rosettes and corbels cut in double-foliated scrolls.

One door was gone; but that, he realized, was unimportant, since the cupboard was going to the Museum. The owner, however, announcing himself as the Ellery Dakin who bred red-boned hounds, was anxious to remedy any possible deficiency and knew, it appeared, just about where the missing door was.

"I wouldn't like to see it go until it was whole," he insisted.

Francis Jammes made his indifference to that plain. He was reflecting that the cupboard had done little toward improving his opinion of oak; neither his imagination nor his fingers were sensitive to it. The high Sheraton bed he had found in a Richmond cellar—of mahogany—was better. And then, for his complete happiness, he recalled a small Dutch table he had found at Christiana, with a curved skirt and a single prim line of apple wood inlaid on the walnut.

"I have no power to buy this," he explained; "I was asked to come down and look at the cupboard. The question of its purchase will have to go to a committee."

"Do you mean you don't like it?" Dakin demanded.

No, Francis Jammes hadn't meant that; but, unfamiliar with his manner, Dakin was sure that with the door replaced he could more easily appreciate the rarity of the cupboard.

"In reality," he explained, "I like it better as it is."

What, privately, he thought was that the original door was gone, and though it could never be found, it might, clumsily or well, be copied. He was then subjected to a detailed history of the court cupboard; but, seeming to listen, with his mind elsewhere, he heard no more than a monotonous and apparently interminable drone. Jammes was anxious to get back to the Westmoreland Club, to lose himself in the spell of its memories.

He had shad roe for supper, with beaten biscuit and pale green iced cucumbers; and, in consequence his evening was uneasy; a very material pain drove away all chance of delightful illusion. Francis Jammes felt older than ever before. The hand that held his cigar, he noticed, shook almost as though in a palsy. How transparent the skin was! The veins were like tubes of indigo. And a habit of giddiness was more and more fastening on him. But he was certain there was no lessening of the quality, the vigor, of his will. His opinions were constantly sharper in place of growing dull, his prejudices increased in bitterness.

Jammes repeated to himself that he didn't in any way like the times, its men or furniture. Both, now, were the product of machines—factory-made chairs and machine-made men. Yet that wasn't all—the machinery, the factories were defective. They would always be that; there was no remedy for them. The quality of distinction, of vitality, was personal; the creative process didn't belong to the head. Logic was a servant and not a master; science was a method and not an end. The qualities of the heart! That was it, but what the devil was it? A line, a curve, set by a ruler could never be so beautiful as a line or curve freely drawn.

A curve was an amazingly complex thing—as various as life. Duncan Phyfe's curve was incredibly fine; the leg of a Queen Anne chair, specially where it broke into the foot, was in itself a masterpiece; the loop of a good Windsor chair was the essence of grace. But what, in the end, was it all about? Francis Jammes cursed the cucumbers that had transformed him into a state of philosophical query.

The following morning, in reply to his telegram, he had a wire from Kittridge asking him to wait in Richmond for the letter already mailed to him; and, consequently, he spent the day on the lawns and terraces of a long brick manor house set on the bank of the James River. Pinknor Appletee had left him there; he would stop for him toward evening; and Jammes was free to wander alone as he preferred to do. It was warm again, the grass was green against the yellow spring flood of the river; and he sat by turn in a neglected formal garden and, in the sun, against a mellow brick wall where he commanded the sweep of water and the further gray-green shore. How different this was from the land he knew—the farmed hills and orchard-filled valleys, the low field-stone houses of Chester County.

He recalled vividly the week he had stayed at Nantbrook Corner, where the road divided at an oak tree, one way dropping to the ford and mill. That was a frugal region of mostly little farms, of tidiness and endless work and strict conduct. Poor people, really, measured with the early Virginia of great estates!

Yet, Jammes reflected, poverty was hardly more than comparative. The colony of Pennsylvania had plowed the soil early and planted late; its houses were small and its possessions few; but, actually, it had a richness of its own; independence and green food, deer and trout and pheasant, and deep sleep. Here, in Virginia, it was totally different; there had been a world between gentility and labor, and the women were as fine, and often as idle, as possible. Idleness, however, might well be an advantage: it bred grace in design, in men as well as furniture. Chippendale was the result of idleness, and Shearer and Hepplewhite, and, specially, the delicate Sheraton. A court cupboard was the mark of ease; but the painted chests of Lancaster, the dower chests covered with the simple country flowers, were the sign, the property, of women who never rested, hardly ever sat, while it was light.

There were workmen in the main house. Jammes heard the hollow blows of hammers, but he had no impulse to investigate what was going forward. It could hardly be said that he looked at the traditional closes about him. He was like that—he fastened on a detail, and that, for him, became the whole; if he found a mood he surrendered to it without searching further, demanding more; as it was, there was too much for understanding in the smallest significant fragment. And so he sat, while the river flowed at his feet, and watched the sunlight and shadows shift; he was content to hear the past in the song of birds, to see it in the pattern on the wall. What he missed he missed.

It was past five o'clock when Appletee returned; the end of the afternoon was repressed; and, in the motor, almost nothing was said. At the club the open fires of soft coal had been permitted to die and the windows on Sixth Street were open. Jammes changed his collar, superficially washed his fingers, and descended to a supper where there were no cucumbers. The dining-room windows were up, too, and from the room where women were entertained came a constant stream of talk and laughter. Something, a quality of sound, in the latter was familiar.

A man's voice! Francis Jammes had heard it only yesterday—Gravers was speaking. But the feminine laugh, gay and cordial, like a sparkling wine. . . . Against his every precept and inclination, in stubborn opposition to whatever the club maintained, Francis Jammes got up and plainly

(Continued on Page 54)

Tommy Milton, winner of the great 500-Mile Automobile Race at Indianapolis on Decoration Day, 1923, is the only man to win the classic twice. He wrote the following letter on May 10th about his Marmon

Tommy Milton

says—

"I loafed across the Continent in seven days in my Marmon,

resting up for the big race"

"I want you to know what a wonderful trip I had in my Marmon four-passenger phaeton in driving from Los Angeles to Indianapolis for the 500-mile race.

"I was seven days en route, without really hurrying, and was impressed again that of all the cars I have driven I have never seen one that stands up under hard driving, that always has the punch or that holds the road like the Marmon.

"After this trip over the Santa Fe Trail in the Marmon I arrived in Indianapolis feeling primed for the race.

"My Marmon has now gone more than 40,000 miles and, judging by the beautiful way it behaves today, it is going to be a long time before you will be able to interest me in another one.

"If I were not so familiar with the sturdy construction of the Marmon and the quality of materials used I would have been amazed by the remarkably low upkeep cost of this car.

"It is one car that doesn't have to be 'babied.' I don't believe there is a car in the country that will stand the same amount of punishment.

"Mrs. Milton drives a Marmon closed car and is particularly well pleased with the way it handles, its comfort and ease of control."

MARMON

M A R M O N

Put on
WEED CHAINS
Before it Rains

STOPPING to put on Weed Tire Chains at the first *threat* of rain, is obeying the first law of nature—*self-preservation!*

Always carry Weed Chains with you and put them on the tires *before* rain whips streets and highways into deadly skidways.

Weed Tire Chains are now made in two patterns: "Weed De Luxe" with Reinforced Cross Chains that give much greater mileage, and the familiar Weed Tire Chains that have safeguarded motorists and pedestrians for so many years.

AMERICAN CHAIN COMPANY, INC.
Bridgeport, Conn.
In Canada: DOMINION CHAIN COMPANY, LIMITED, Niagara Falls, Ont.
District Sales Offices:
Boston Chicago New York Philadelphia Pittsburgh San Francisco
MANUFACTURERS OF CHAINS FOR ALL PURPOSES

(Continued from Page 52)

stared into the inner room. Then he returned quietly to his table. Gravers and Mrs. Royer and two others were at dinner together. Oh, yes, Mrs. Royer, too, had told him that she lived in Virginia. It was there she owned that celebrated plantation house of old—and family—furniture. It was probable that she was using Gravers to dispose of her things. Gravers was advising her; seeking for her in the North and West.

Well, why shouldn't he—and she? It was a very natural, mutually advantageous, arrangement. Jammes readily understood Mrs. Royer in this connection, but he couldn't quite account for Gravers; there were some conflicting circumstances. But only, he recognized, if the woman were completely a fraud. As he considered that it became more and more plausible: Mrs. Royer had no furniture at all, or at most a few pieces long since exhausted, and she was using her name, the prestige of an old estate in Virginia—which might or might not be actual—to sell what Gravers found about the country at sales and in chance houses.

That, Francis Jammes decided, was what was going on there; and, he was forced to add, it was harmless enough, always, for him, provided the things, the furniture sold, were relatively honest. It was rather a shrewd scheme, since it took so completely into account the temper and ignorant sentimentality of the public. It would buy nothing because of an intrinsic beauty or worth—indeed, the public was incapable of discerning those rare qualities—but acquired its possessions through contagions of hysterical preferences. This, too, with regard to Mrs. Royer and Gravers, explained many of the otherwise puzzling phases of the situation—naturally Gravers was in a fever to obtain, at almost any price, all that they could sell again as coming from an old Virginia place

Later, with Pinknor Appletee, he suddenly remembered that, practically, all Virginians of the same sphere knew each other, and Jammes asked casually about Gravers.

"Oh, that old magpie!" Appletee exclaimed. "He was here to dinner. Where did you ever come across him?"

"At Charleston." Jammes compromised with the whole truth.

"I don't know a great deal about him," the other proceeded. "He's been around Richmond for years, a middle-aged dandy; but now he's older. Everybody seems to know about him without really knowing him.

"A year or two ago he began to get frayed at the edges, and he borrowed money wherever he could; then all at once that stopped; he seemed to have all he wanted—him and his daughter."

"His daughter ——?"

"Yes, Mrs. Clement Royer. Clement was a very decent fellow; but he died the year they married, and she's been on the outskirts ever since. For some reason, but they can't tell why, women don't like her. Now I believe she has a small place near Ashland."

"Didn't Royer leave her an estate?" Francis Jammes incautiously demanded.

"Royer? Certainly not. Where would he get an estate? They weren't landed. His father was a doctor, a good one, too; but he couldn't seem to get along, either."

Jammes promptly rose. He was going to bed, he explained; and, though he did exactly that, it wasn't for sleep. He was unmercifully involved in the problem of Mrs. Royer and her father, it had become far more mysterious and—yes, and uglier The relationship of the father and daughter was totally different from that of a proprietor and her agent. Jammes was forced to discard almost all that he had concluded—the last aspect of innocence vanished from Mrs. Royer's gay laughing and Gravers' anxiety to procure antique furniture. They were partners in a conspiracy where one was as unscrupulous as the other; but what was the scope of their activities he was now totally unable to conjecture.

Francis Jammes' affair in Richmond, however, was with a court cupboard, for the Museum and Kittridge, and the letter he got, late in the afternoon, put Mrs. Royer and her jaunty father temporarily from his mind. Kittridge authorized Jammes to buy the cupboard without waiting for the formalities which were supposed to occur before a purchase was made for the museum. He had lost good things that way more than once, he complained; and he proposed to take no chance with so important a piece as a court cupboard that Jammes recommended. This was simply because he understood him, Kittridge added, since no other man living could have discovered the evidence of approval in the letter Jammes wrote.

It was all, from Jammes' position, very regrettable. He had told Kittridge that he'd look at the cupboard, but he had been willing to assume no more responsibility than that; and, as early as possible the following day, he was again sliding about the interior of a small closed car over the road to the cupboard.

He sat before it for a very long while, one of his thin legs hung over the other, and at regular intervals irritably jerked his free foot. He was not, it began to be clear, the only annoyed individual present. The man who possessed the court cupboard, completely mistaking Jammes' personality and mental processes, considered that the visitor's attitude assailed the cupboard's integrity.

"I told you about that door," he announced. "Well, I'm going to go and get it. It seems, like I said, I knew near where it was all the time—up in a hay loft."

"I've explained more than once"—Jammes was fast losing his patience—"that the door is comparatively unimportant now. It doesn't help me. I'd like to see it later—perhaps."

"Perhaps you will and perhaps you won't," he was informed. "There's been a great many perhapses, too many to suit me. I won't sell it till I have the door, anyhow; and maybe I won't sell it at all."

What he intimated, and it was very probable that he meant it, was that he might not let him, Francis Jammes, have it. That had happened in the past, a difficulty inseparable from Jammes' impatience. At serious moments in negotiations for things he wanted, even needed, it was possible that he'd exhibit the contempt he felt toward life in general and particularly to men, and ruin his chance of ever owning what he cordially desired. That, if he chose to conduct his own affairs in such a manner, was very well; but he wasn't, here, acting for himself.

"I mean," he specified, "that, for a little, the whole cupboard is more important than a part. I have to decide its period first and come as close as possible to the value."

Its period, he was instructed, was before the eighteenth century; Mr. Dakin thought that 1660 or 1670 claimed it; and as for the price, why, that was pretty much what he chose to put on it.

"For yourself, yes," Jammes agreed. "I must have my value too. Twenty-five hundred dollars." Dakin asserted that was moderate.

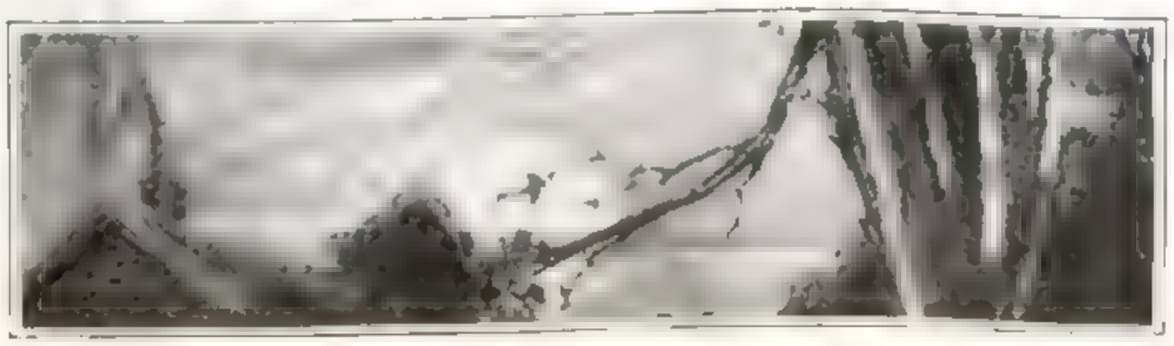
"It's possible you're right," Jammes replied.

"The wood," said Dakin, "might have come out of the ark. All oak."

"Part pine," Jammes corrected him. "But they all were, in places," he added hastily. "It wouldn't be good without pine."

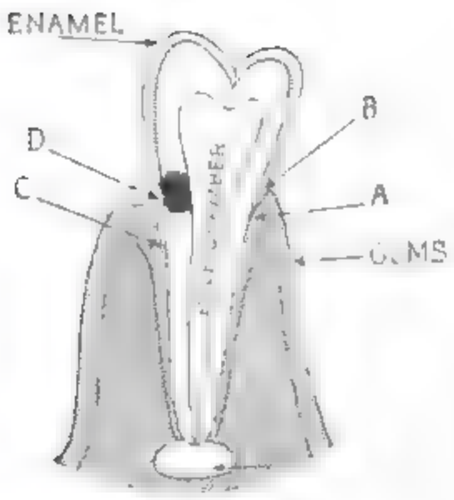
"The door will be here late this afternoon," the other proceeded. "If you want to see it come tomorrow. I won't guarantee to hold the cupboard I've got a letter to Doctor Kittridge in New York half written now. They would want this for the New York Museum."

(Continued on Page 56)



FIGHT ACID-EROSION at "THE DANGER LINE"

If you want sound teeth and healthy gums



The Menace to Your Health

This is an enlarged drawing of an ordinary tooth. Notice where the hard enamel stops at "A." That is The Danger Line.

The edges of the gums form a little triangular crevice at "B." Minute food particles lodge here. The gums become irritated and inflamed and gradually recede as shown at "C," exposing The Danger Line.

The tiny food particles decompose and form acids which attack your teeth. This is called Acid-Erosion. It is the forerunner of tooth decay which starts at "D" and spreads up and down from The Danger Line. The poisons from such decay are carried into the tooth. They form abscesses at the apex "E." Many sinister dental and physical diseases result.

Squibb's Dental Cream, due to the Squibb's Milk of Magnesia contained in it, protects your teeth against Acid-Erosion and decay in a way which no other dental cream does.

Users of Squibb's Dental Cream will be glad to know that they can also get Squibb's Milk of Magnesia in convenient sized bottles at the better drug stores.

If you will examine the surface of your teeth closely, you will detect a slight ridge right at the margin of the gums.

This is where the hard, protective enamel stops and the softer, bony structure of the teeth is exposed.

It is The Danger Line.

When conditions are normal, and generally in children's mouths, the gums overlap the enamel at this border line.

But even under normal conditions, the gums do not cling flush to the surface of the teeth. They are rounded on the edges, forming a little triangular crevice at The Danger Line.

Food particles are forced down into this crevice, where they ferment, causing inflammation, which results in the gradual recession of the gums, exposing The Danger Line.

Acids Form Here

The fermentation of the tiny food particles which lodge in the pockets at the gum margin forms acids which attack and destroy the surface of your teeth. This is called Acid-Erosion. It is the forerunner of tooth decay.

Once decay starts at The Danger Line, it spreads rapidly. The gums become infected, causing disease. The poisons resulting from diseased gums and tooth decay are absorbed into the system. They often cause loss of teeth, rheumatism, heart-disease and other infections.

You cannot have sound teeth or perfect health unless Acid-Erosion is stopped.

One Product Prevents It

Years of the most exhaustive research have proved that milk of magnesia is the best product ever discovered to prevent trouble at The Danger Line. It neutralizes all forms of mouth acidity. It also gets into the crevices in your teeth which your tooth-brush cannot reach, as well as the pockets at The Danger Line, thus preventing Acid-Erosion.

Now Contained in an Ideal Dental Cream

A delightful new dental cream has been produced by the Squibb Laboratories. It is made with Squibb's Milk of Magnesia in a pleasantly flavored, concentrated form. It protects your teeth and gums in the thorough way that only milk of magnesia can.

In addition, Squibb's Dental Cream combines the necessary cleansing and polishing ingredients to keep your teeth clean, bright and attractive. It is free from grit and all harmful substances. It is as soothing and beneficial to irritated gums as it is an ideal preventive for Acid-Erosion. It also allays the sensitiveness due to erosion and decay at The Danger Line.

No other dental cream combines these same essentials. You can enjoy this protection only by asking your druggist for Squibb's Dental Cream, made with Squibb's Milk of Magnesia.

Every tube is guaranteed by E. R. Squibb & Sons, chemists to the medical and dental professions for more than sixty years.

SQUIBB'S DENTAL CREAM

Made with Squibb's Milk of Magnesia

THE "PRICELESS INGREDIENT" OF EVERY PRODUCT IS THE HONOR AND INTEGRITY OF ITS MAKER

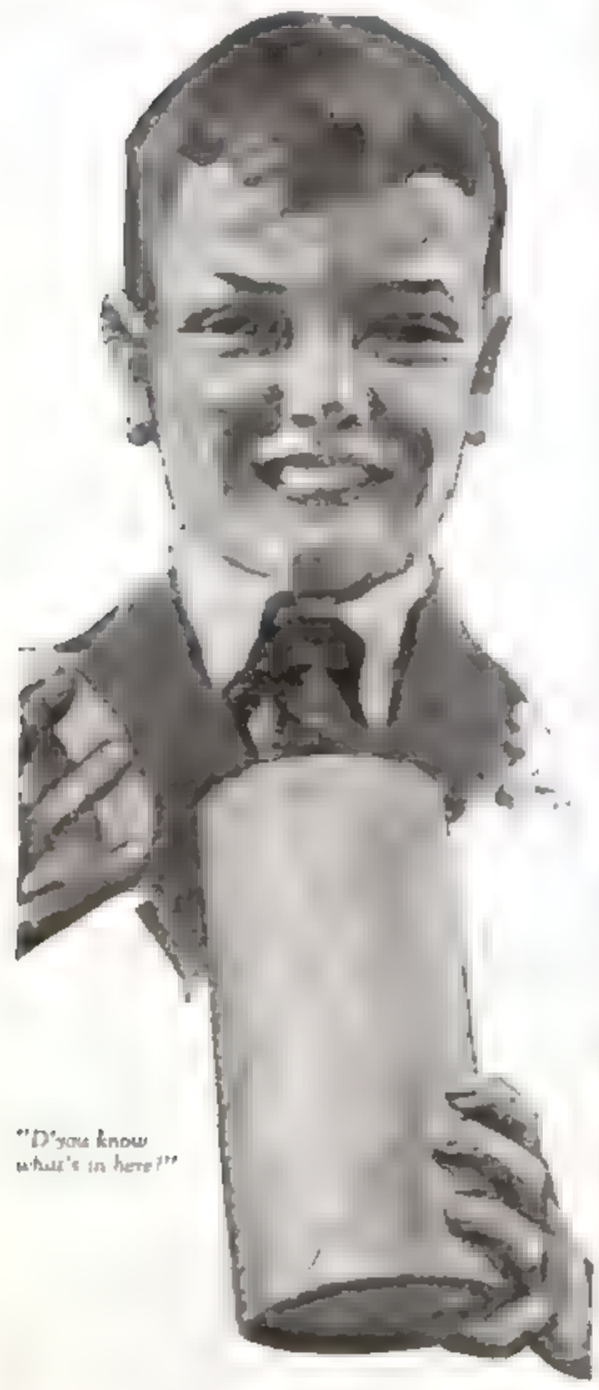
Copyright 1923, E. R. Squibb & Sons

Carry it home in a

Sealright

Liquid Tight

Paper Container



"D'you know what's in here?"

Hats Off—To the Inventor of Ice Cream

Hooray for the man, whoever it was, that invented good old ICE CREAM—full of delicious flavor and creamy richness—so refreshing and healthful. Carry home enough for the whole family regularly from the nearest confectionery or drug store. It's a nourishing treat for every occasion. Get bulk ICE CREAM in one, two or three favorite flavors. But ask them to pack it in a SEALRIGHT Liquid-Tight PAPER CONTAINER. Easier to carry—won't leak, drip or crush. Handiest for children and grown-ups, too

ICE CREAM packed in a SEALRIGHT Liquid-Tight PAPER CONTAINER keeps in better condition—is easily removed, looks more inviting and can be served by cutting into round, even slices. *Always* ask for your favorite brand in a SEALRIGHT. All convenient sizes—up to one gallon. Popular sizes—half pints, pints and quarts. Many dealers have it *already packed* for you, firm, fresh and sanitary.

To remove cream, hold container under cold water spigot for a few seconds. Then remove cover, press on bottom of container with thumbs, and cut cream in attractive, round slices.

SEALRIGHT COMPANY, Inc.
Dept. 277 Fulton, N. Y.

Also makers of SEALRIGHT "Pouring-Pull" and Ordinary Flat or Common Milk Bottle Caps

(Continued from Page 54)

"Do you think so?" Jammes asked. "But then it's possible. I'll come out tomorrow noon, as you suggest."

"I didn't suggest anything," Dakin was quick to point out. "I said if you wanted to see the court cupboard complete you could tomorrow. It's all the same to me. I can sell it easy enough; and the family would be glad if I up and kept it. It's a choice possession, and done over ——"

"If you do keep it," Jammes irrepressibly replied, "don't do it over. If you do it's done—I mean, to dispose of. You couldn't put a finish on that surface, anyway. Rubbing would only shred it away."

"I didn't say I would, did I?" Dakin demanded. "I just remarked it would look nice done up. It's so now I can't even remark on what's mine. I don't know who made you a judge on all this."

"Tomorrow, then," Francis Jammes contented himself with saying.

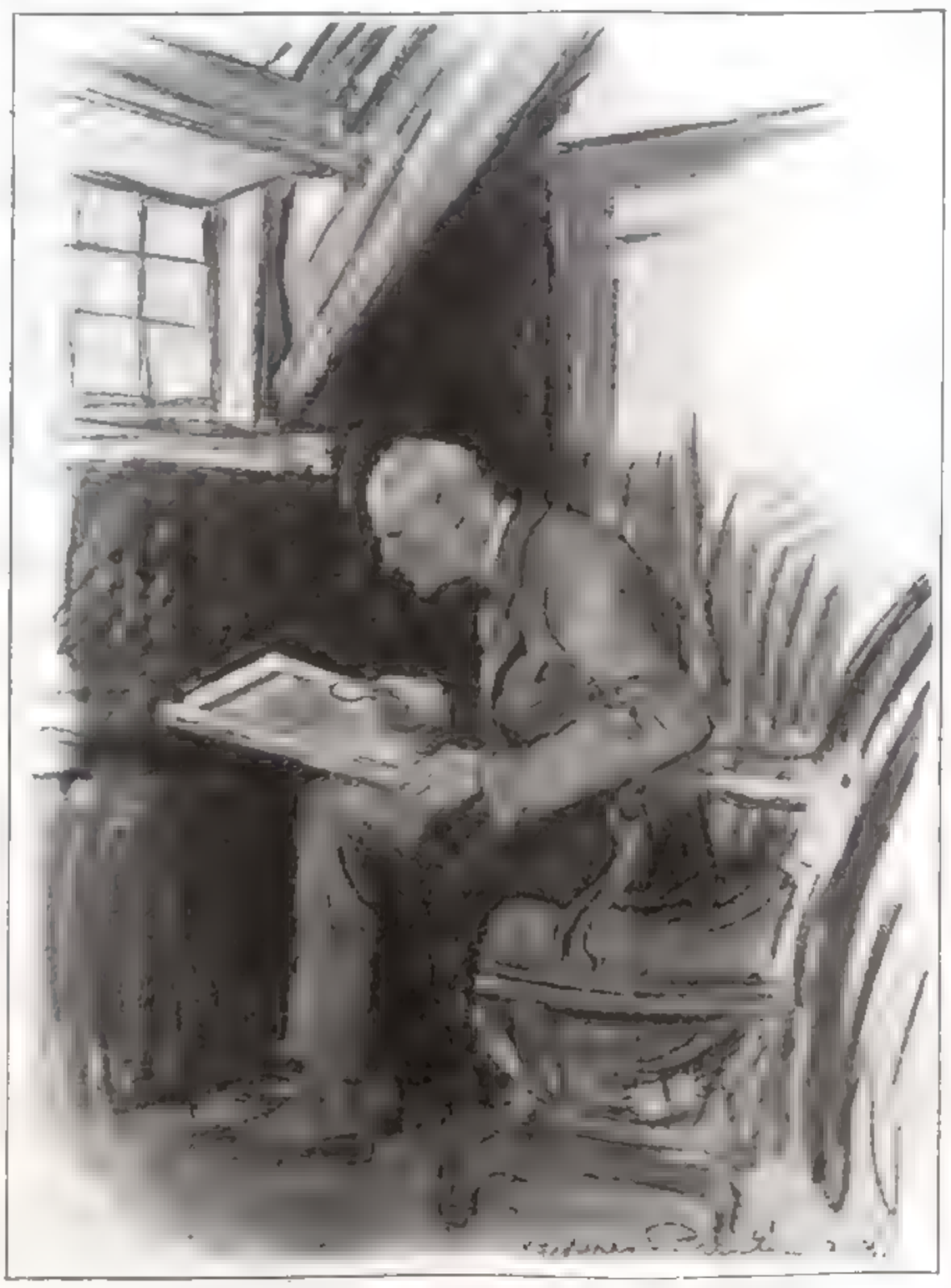
The day, after the long rain, was delightful; but he was in too bad a temper to notice it. Instead he damned the road, he swore at what he called the shiftless South; but he was most eloquent about the owners of antique furniture. A presentable piece, he told himself, distorted the character and mind and common sense of its possessor; yet, together with that, furniture old and good was an education—it carried history with it, and contemporary manners and an air of beauty. It hadn't taken Dakin long, for example, to learn of Kittridge and the Museum; and if he sold the cupboard, never owned another example of past cabinetwork, until the end of his life he would be interested in fine furnishings; merely once to have had the cupboard would give him a permanent distinction.

That fact, however, did nothing to bring back his assaulted sense of well-being; he was filled, like a lime, with bitterness; the least friction, he recognized, would bring out his ill temper. Jammes wanted to get away from all that made up his familiar life, and he reflected that, in the North, in summer, he would have gone fishing for carp. There wasn't any decent fishing near Richmond, he supposed, to Appletee. There was, on the contrary, Pinknor Appletee responded—perch and bullheads in the streams and chub and green bass in the ponds. If Jammes wanted to fish he'd put him right on a bank with his line in the water. He knew a place out toward Seven Pines ——

It was, Francis Jammes saw at once, a promising stream. There was not two hours left of the day for fishing, but that was long enough—he wanted only to fall under the spell of slow-moving mesmeric water, to lose his thoughts among the trees beyond the stream, to slip back into the selfless mood from which he had been rasped. There were other fishermen, old negroes squatting in drowsing patience on the heels of their fragmentary shoes. They were, mostly, silent, but more than one muttered to himself or entreated the fish aloud. They seemed more aged than anything Jammes had ever before seen, as old as Chinese roots carved thousands of years ago; the hair on their brown and glistening heads was as dry, as lifeless, as tufts of cotton fixed with glue; their hands, trembling about the barbs of hooks, were like dried leaves

Near Jammes, though, a brick-red neck showed beneath an obliterating straw hat. A fishing rod was expensively set with German silver and agate; there was a formal bait box with a fish painted on its perforated lid, and a ruby shone darkly crimson at a capable finger. But it wasn't the jewel that, suddenly, Francis Jammes was intent on—the fisherman had as a float a perfectly fashioned wood finial, such as, in brass, decorated old mantel clocks. Even out on the stream, partly hidden by water, its delicate exactness was apparent.

As he watched the finial—that was, the float—it vanished sharply under the water, the tip of the rod described a short, vigorous arc, and a startled perch lay on the bank. The man who had caught the fish laid it in a covered basket and turned a triumphant face toward Francis Jammes.



Jammes Was Bent Over It, the Magnifying Glass Before His Eye

"I almost always get a fish here," he declared. "Almost always." He had a fresh-colored, domineering countenance, with intensely blue eyes, and his mouth had an oddly inadequate appearance. "I expect you won't catch anything, because your hook is too deep in the water. Pull your line up through the cork." Jammes made no movement to follow this absolute advice. He would catch perch where he had his hook or there'd be no perch caught by him. He didn't believe what he had heard about his arrangement; he knew as much fishing as any Swede. Jammes had concluded the other was Swedish.

"You want to fish more shallow," he was directed again.

Jammes still made no reply. He sat with his gaze, his thoughts, fastened upon the beautifully carved piece of wood attached to the other line. How had that particularly designed thing come to its present use? It was most probable that it had been picked out of a drawer or a neglected corner and immediately adapted to fishing. But, he saw, that couldn't be so, because the finial was newly made; it bore no marks of time or inescapable mischance. They weren't put on new clocks ——

There was a strong pull at his line. Jammes struck back, but there was no fish on the hook when it appeared. Yet, "I had a bite," he announced. "The bait is gone." The man beside him showed an expression of utter incredulity.

"Perch aren't down there," he replied; and then, as though to indicate his contention, he caught another. His face was transformed with joy. "Two!" he exclaimed. "And I'll get more now, it's sure."

He caught altogether seven perch, and Francis Jammes pulled up one small bullhead that struck him painfully in a finger. But his fishing was successful. It communicated to him, as he had hoped, the detachment and placidity of the stream mirroring all the world about it, but holding, accumulating, nothing. His mind, too, had been pleasantly diverted by the extraordinary float near by. He could think of no explanation for it; nothing could account for its shifting over the stream to the special detriment of the perch beneath.

When its owner was putting away his reel, Jammes said unavoidably, "That's an unusual cork you've got there."

"I don't know as it is."

The reply was sharp, and the float immediately put out of sight. He had had no business to speak of it, to speak at all, Jammes reminded himself. It was very much what he would have said if he had been questioned. It didn't matter. But once more on his way to the court cupboard, he thought of the finial again. This time he had Kittridge's personal cheque in his pocket; his journey was final, devastatingly important. He'd have to buy the cupboard or let it go; there was no third, temporizing, position left. It was what it seemed to be, he reassured himself; that wood couldn't be imitated

Dakin admitted him to the house with a patent air of triumph supported by superiority, and condescendingly preceded him to the cupboard.

"And there," he needlessly added to his gesture, "is the lost door. It's not in the best repair, but that's natural. I'd rather have it showing a little age."

Francis Jammes picked up the detached piece of wood. Nothing, practically, was left of it but the fibre lying like bundled thread. It was the pleasant color of wheat, with an occasional darker stain saturating its depth. It was immensely interesting. How soft, at last, the wood was. Jammes left in it the print of a finger nail; he could almost compress it between his fingers. He weighed it on a hand, studied it closely and at a distance, and then at last smelled it.

"It was in a hay loft?" he asked presently.

"For fifty years, anyhow," Dakin replied, "back of the chute for the oats. An old field hand remembered seeing it there."

Francis Jammes laid the door down.

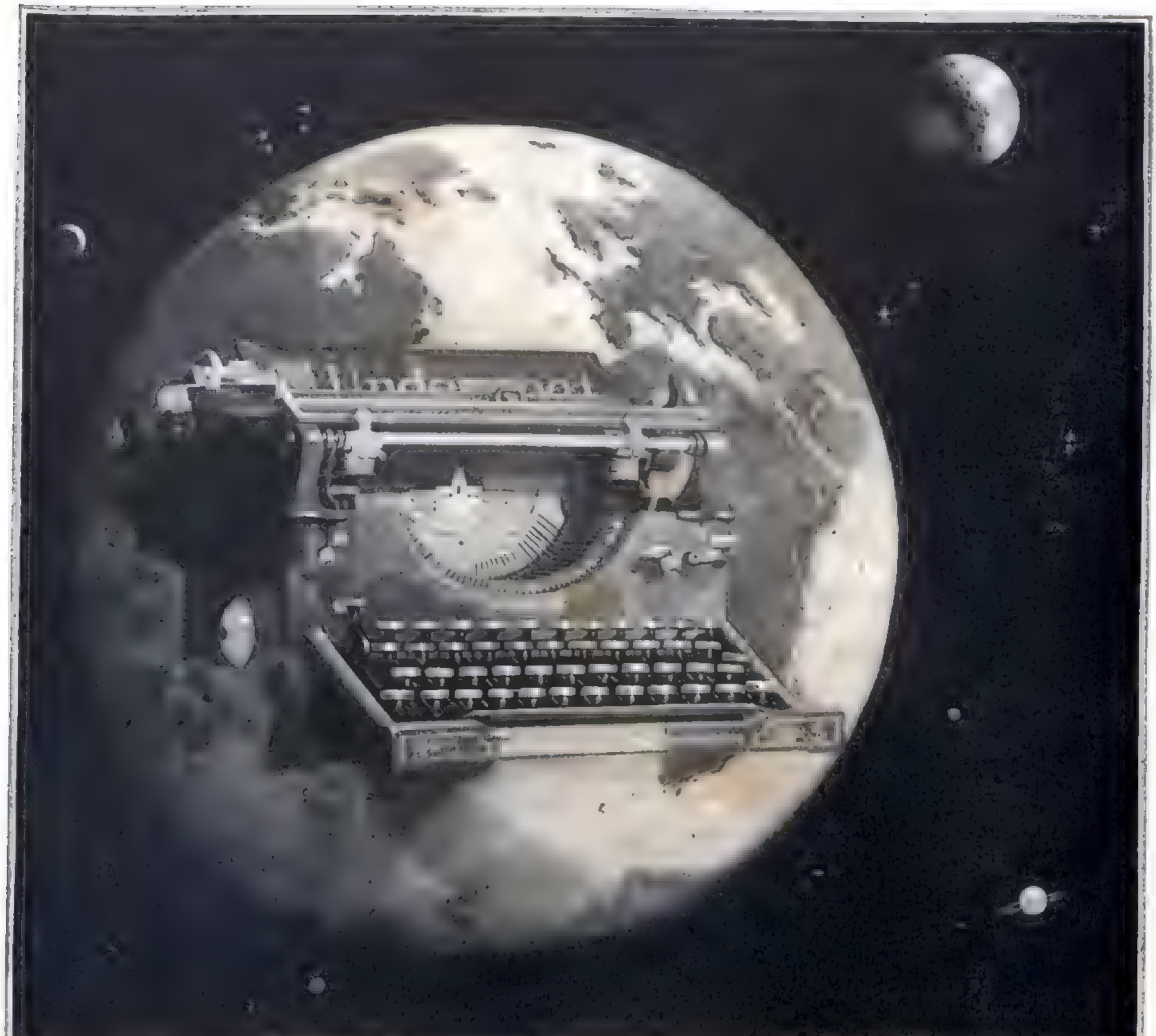
"This cupboard," Jammes proceeded, "I think—yes, I believe I'll take."

"Do you?" Dakin mimicked his tone. "Well, I don't think you will. We don't have to sell anything, and I've written North about it. You held off too much."

"I had to consider it very carefully." Jammes forced himself to speak with a semblance of decency. "It isn't for me, but the New York City Museum." The other was vastly disturbed.

"I didn't rightly catch your name!" he exclaimed. "It's likely you're Doctor Kittridge himself."

(Continued on Page 58)



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The George W. Blabon Company, Philadelphia
Established 72 years

BLABON ART Linoleums

(Continued from Page 56)

Jammes curtly explained that he wasn't.

"I'm buying this cupboard for him."

"It's lucky—isn't it?—I found the other door," Dakin cried.

"I'm not sure," Jammes told him; "and yet it may be. This door"—he picked it up—"is a forgery. It was never on the cupboard. Very probably it hasn't been made ——" He stopped. "How long has it been known you had this?" he asked, indicating the cupboard.

A month, he was informed. It was found on a place where Dakin was working exactly four weeks ago. The door, then, Jammes decided, was four weeks old.

"I don't know how you can prove that," Dakin excitedly challenged him. "I'm sure of what I'm talking about. I've got all its history."

"Smell it," Jammes replied. "You say it has been in a hay loft for fifty years, but it stinks of the barnyard. The door has been aged in strong manure."

Mr. Dakin held the wood to his nose and thoroughly sniffed its surface.

"It does seem like that," he admitted.

"I should like to have it," Jammes said; "and I'm specially curious where it came from."

"Why, from that place old Gravers bought last year. You might know him—Mrs. Royer's father. Their man said it had been up in the barn."

This Francis Jammes found astonishingly interesting

"Tell me this," he went on; "it's important: How much did you pay for it?"

"I swore nobody would ever know," Dakin admitted, "but I thought I'd have to have it. I thought they knew they had me. A hundred and fifty dollars."

What labor the fabrication of the door had required had been highly paid for; and the place on which it had, presumably, been found was the one Mrs. Royer—of course it was she and not her father—had lately bought. It was quite remarkable. But if the whole situation were clearer or more hopelessly involved he couldn't say. Mrs. Royer—he at least saw this—was the intelligence. Old Gravers went about buying antique furniture and they sold it through the prestige of an imaginary Virginia plantation. Jammes could understand, allow for all that; but the door he held was the result of a magnificent skill. It had been made, and lately, for the exact purpose it might easily have filled; which, in fact, he corrected himself, it had accomplished—to the extent of a hundred and fifty dollars. The Museum, in what immediately followed, became possessor of the court cupboard; but Francis Jammes carried away the supplied door, enormously preferring it to the authentic oak.

There was a possibility, of course—but which he ignored—that the door to the court cupboard had existed without Mrs. Royer's knowledge on the place she had bought. It might, for example, have been lost in the stable yard. At the Westmoreland Club he studied the wood further with a magnifying glass. The action of permanganate of potash and of time were confusingly alike, except that the former dissolved the cellular structure of the wood rather than fraying it. The salty odor permeated the entire fiber of the door. How good the wheaten color was—like unbleached linen! The treatment of the sunflower was identical with the original, without undercutting. The spirit of the design was . . . almost perfect. Jammes hesitated over the "almost"; but, yes, it was necessary to add it. In the carving before him the style of the cupboard was a little caricatured, the simplicity was lost; it was, Francis Jammes told himself, without faith.

But how amazingly good it was! Though it was a copy, it was nowhere labored, stiff; it had all the ease of certainty and freedom. He was bent over it, the magnifying glass before his eye when, abruptly, the glass fell clattering from his hand, and, striking the angle of a table, broke. Jammes' heart beat with a distressing rapidity, his breathing was oppressed.

Under the parallel grooved molding, faintly traced with a pointed tool, was the double entwined line, indefinably French, which he had first seen on the desk box that had deceived even his experience. It was on the desk box and then the miniature chest of drawers Mrs. Royer sold at Sears's Auction Gallery. And here, in Virginia, it appeared on the fraudulent door to the court cupboard he had bought for the Museum.

On the door, though, it formed no part of the decorative plan, it had no place in the borrowed design, but had been drawn, Jammes thought, without consciousness, purely from the force of a mental preoccupation. The mind that had made the precise copying of the door possible—and had made the desk box and the miniature chest—was threaded with the lyrical grace of that single pattern.

It had betrayed him—his feelings for beauty, so undeniable. What integrity he had was a traitor to him, for Jammes realized that nothing now would keep him from knowing, soon or late, the whole history of the finest conceivable imitations of early American furniture. Mrs. Royer, of course, was at its center; her father was absolutely negligible. Jammes had been right about him from the first—he was no more than a purchasing agent. But again, though the obvious phase of the affair didn't for an instant confound him, the inner truth was still hidden. The pleasant conclusion that Mrs. Royer was merely disposing of old furniture through a fictitious and persuasive address was no longer to be entertained.

Mrs. Royer, in reality, now was as unimportant as Gravers. What or how their things were sold was trivial; but how they were made ——? It was no such common enterprise as Jammes had first imagined. There was, it seemed, a greater cabinetmaker alive today than he had thought possible, a man with a correct and instinctive grasp of period, a knowledge of surface and a sensitive feeling for color. The treatment of the court cupboard door was perfect, and Jammes wondered if the difficulty about the odor could have been overcome.

Probably not; but in the given time no other treatment was possible; none other would have given that effect. And then, characteristically, he forgot all about the circumstances of the deception in the fineness of the work it had developed. Why had so much ability, a genius really, followed that particular doubtful path?

Everything was there but the spirit; but, without the spirit, could the rest, the sheer ability, exist? He recalled the difference between the carving before him and the original of the cupboard. There had been no honesty in the former; it wasn't truly primitive; the convictions of that age had gone; the apple of wisdom had been eaten.

Eaten but not digested, he added. So much had been gained and so much lost, and which was larger? It didn't matter. Nothing could be done about it. But the loss of physical simplicity—to the world and not only to America—was serious. He wouldn't see the results of which the present was no more than a symptom; the breaking down of the factory-made chairs and ideas would come after he was forever safe; but it was depressing to think of. Jammes preferred looking back rather than forward, and it was that vision which made the present so unsubstantial.

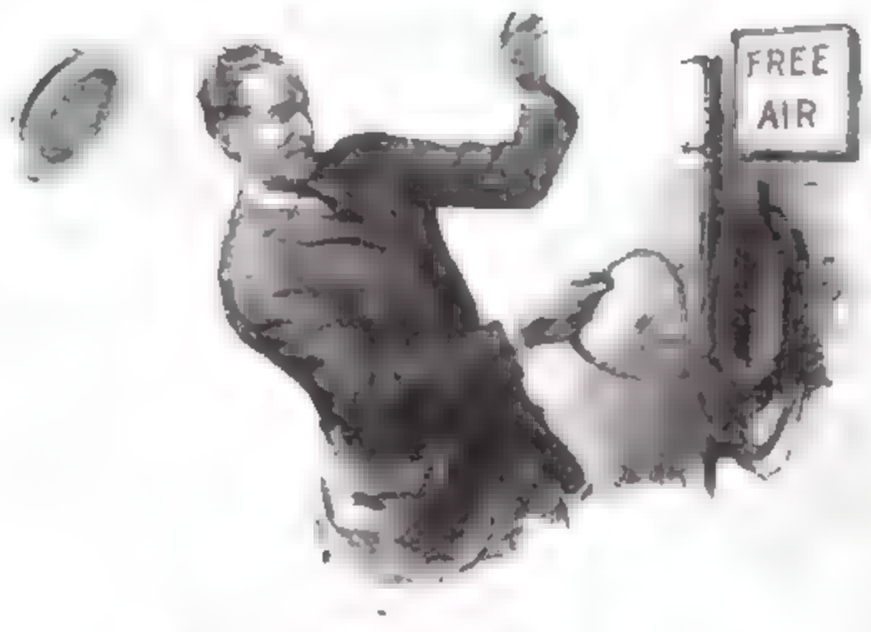
The fire of coals in a lower room at the club was faint, a minute crackling and a vibration of rosy heat; the tall classic mirror over the white mantel reflected the elaborate cornice of the high ceiling; the room was spacious and quiet, voices lost their modern shrill and echoing harshness. The servant who attended the door came in with the latest editions of the evening papers; and he was so old that his livery seemed too heavy for his frame; not life but formality kept him erect.

Here the past was held for a moment, projected into the present: the room was unchanged, and it still had the power to subdue the change in the men there. Francis Jammes regretted the necessity of leaving tomorrow. Old, obscure instincts rose within him—his own life, the existence of an accountant, a clerk, even the later years of at least dealing with the objects of a dignified time, lost their reality. Once his family had been rich, as riches had gone then, with an unassailable position; and, though he wanted none of that now, he had no ambition for the re-creation of what had been, he was sorry that he hadn't been born into the better time. He was out of place now; he belonged—like the things he collected—in a museum. That passion for furniture was all that was left of his family; the gentility and ease and standards of being, the lives and houses, the loves and hatred and success, had all been gathered up, for a little, in a man grown old and of indifferent health pottering around among

(Continued on Page 61)

When you confine air

This man is surrounded by air. Yet as he walks along toward the garage he pushes his way through air without difficulty. The air is free to move in any direction without meeting confining walls and does not offer resistance to his progress.



Inside the garage he wants to inflate a tire on his car. By mistake he disconnects the end of the air-line. A blast of air under pressure, fighting to get free, bursts from the air-line and hurls his hat across the floor.

Putting confined air to work

AIR confined in small spaces becomes cunning and alert. It pushes against confining walls and struggles desperately to find a way to escape.

Automobile tires are but air-tight chambers made resilient by confined air forcing out flexible rubber walls in an attempt to escape.

The automobile depends on inner tubes and tire valves

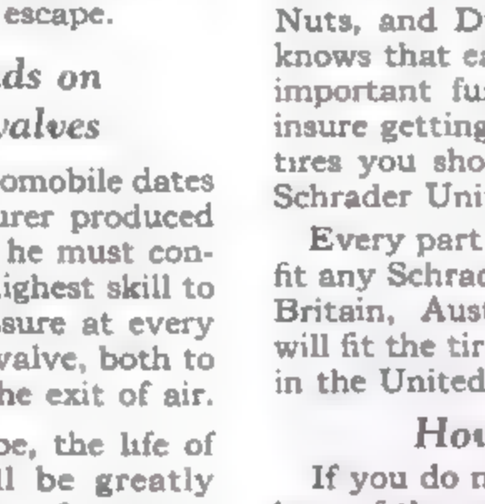
The real development of the automobile dates from the time the tire manufacturer produced inner tubes that held air. Today he must continue to use the best rubber and highest skill to produce tubes that resist air pressure at every point. He must also insert a tire valve, both to permit entrance and to shut off the exit of air.

If the valve allows air to escape, the life of the best tire in the world will be greatly shortened. The fact that millions of automobiles are today rolling on pneumatic tires over every kind of road is ample evidence that an inner tube and a tire valve can be made to hold air.

Schrader Valves the standard for thirty years

For thirty years, tire manufacturers have been relying on Schrader Tire Valves to keep air in their tubes. These valves are today standard equipment on practically all pneumatic tires made in the United States and Canada, and are the result of many years' ceaseless effort to produce an air-tight product.

Every Schrader Tire Valve is thoroughly tested and rigidly inspected before it leaves the factory. The tire manufacturer also tests the tube after the valve has been inserted, so that the car owner may be sure of receiving a valve that is absolutely air-tight.



Complete Schrader Tire Valve as it appears on tire in actual service.

Use the complete Schrader Valve

When you buy a new car be sure it is equipped with Schrader Valve Insides, Valve Caps, Rim Nuts, and Dust Caps. The car manufacturer knows that each of these Schrader parts has an important function to perform. Therefore, to insure getting the maximum mileage from your tires you should continue to use the complete Schrader Universal Tire Valve.

Every part is made with such care that it will fit any Schrader Valve. A part bought in Great Britain, Australia, India, or South America will fit the tire valve on the tube you purchased in the United States.

How to avoid air trouble

If you do not tighten the hexagon nut at the base of the valve before you put in a new tube, or if you use an old, worn-out tube, air can escape. When a tube is old and has served its purpose, thank it and throw it away.

A new tube equipped with a complete Schrader Tire Valve is worth the money in the security it gives and the trouble it saves.

Provide for emergencies

Always have extra Schrader Valve parts in your tool kit for emergencies. Keep a Schrader Tire Pressure Gauge, too, so you can tell when you have too much air or not enough.

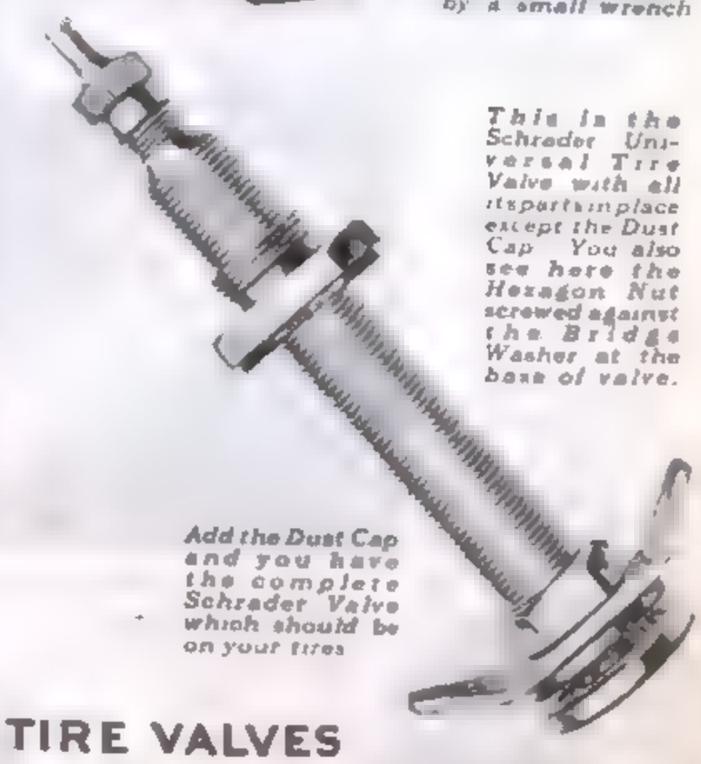
You can get Schrader Gauges and Valve Parts at motor accessory shops, garages, and hardware stores.

This is the Schrader Dust Cap that goes over the valve and protects it and the valve stem threads. Can be attached or detached with a few turns of the hand. Under the Dust Cap and on top of the valve is the—

Schrader Valve Cap. Through this cap, when screwed on by hand, no dirt can enter the valve, and no air can escape from the tube. Protected by the Valve Cap is the—

Schrader Valve Inside, which is placed in the mouth of the valve. It permits quick entrance of air, and also prevents escape of that air once it is in the tube. The valve stem into which the Valve Inside goes is centered in the valve hole by the—

Schrader Rim Nut Bushing, which also holds on the dust cap. It is always tightened against the wheel by a small wrench.



This is the Schrader Universal Tire Valve with all its parts in place except the Dust Cap. You also see here the Hexagon Nut screwed against the Bridge Washer at the base of valve.

Add the Dust Cap and you have the complete Schrader Valve which should be on your tires

A. SCHRADER'S SON, Inc., Brooklyn, N. Y.

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TIRE VALVES
TIRE VALVE ACCESSORIES
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A striking change in American life *brings a new comfort in summer dress*

A sturdy sport model Athletic trim and lace-to-toe features

Ten years ago the man who wore sport clothes or carried a golf bag attracted attention.

Today an astounding change has taken place. With 3,000 country clubs, with more than 2 million golf and tennis players, with twelve million licensed automobiles —in a decade we've become the greatest outdoor people in the world.

No wonder such a change has affected summer dress! Sport clothes are everywhere. And wherever the note of easy, out-of-door comfort prevails—Keds have become the accepted summer footwear.

Keds have brought country club comfort to hot, busy days. Light, cool, easy-fitting, Keds let the feet, cramped by months of stiff shoes, return to their natural form and breathe. Made in many styles, they have become popular on city streets as well as at the vacation places.

Why it will pay you to insist on Keds

Keds are the standard by which all canvas rubber-soled shoes are judged. Their quality is backed by the skill and experience of the largest rubber organization in the world.

There are many different kinds of Keds —high and low, plain and athletic-trimmed —styles for men and women, boys and girls, out of doors and in the home.

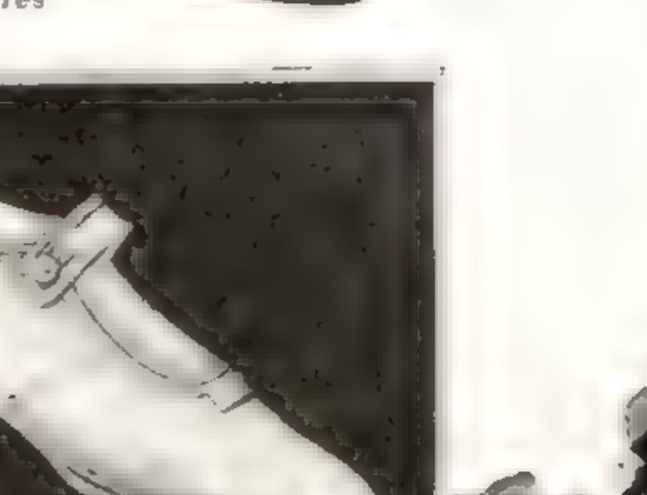
Keds, of course, vary in price according to style. But no matter what kind of Keds you buy, every pair gives you the highest possible value at the price.

Remember—while there are other shoes that may at first glance *look* like Keds, no other shoe can give you real Keds value. Keds are made only by the United States Rubber Company. If the name Keds isn't on the shoe, they aren't real Keds.

Valuable hints on camping, radio, etc., are contained in the Keds Hand-book for Boys; and games, recipes, vacation suggestions, and other useful information in the Keds Hand-book for Girls. Either sent free. Address Dept. F-6, 1790 Broadway, New York City.

United States Rubber Company

A Keds pump for women and girls For both outing and general wear



One of the children's Keds Made on a Nature last Combines comfort and freedom with attractive appearance

One of the most popular all-purpose Keds. For tennis, canoeing, picnicking and general wear

Keds

Trademark Reg U S Pat Off

They are not Keds unless the name Keds is on the shoe

(Continued from Page 58)

tables and sofas and cupboards. Once all those things had belonged to him, to his blood; but the blood had run thin, and they had dropped away.

But the people who picked them up, to whom he, Francis Jammes, sold the past, were different; they collected and owned early and late Chippendale, Shearer and Sheraton, yet they were not a part with what they possessed. There were no women now who could rightfully and with grace decorate chairs frugile and lovely with pale flowered satin; there were no men today capable of standing with an easy propriety before the impressive sideboards of the eighteenth century. The sideboards, with their bottle drawers, had become an anomaly. Old flip glasses and steaming toddy stirred with an iron rod. Bordeaux lying in state in wicker baskets. Pewter and ale! All that, too, was vanishing. It was hurry, he thought, that had ruined drinking, the breaking up of leisure. Let it go with the rest.

In his room, he returned to the artificially rotted oak door. A beautiful piece of rascality. He must find out who had done it . . . if only for his own satisfaction and use. An art like that, undirected by conscience, was dangerous; but he could do nothing conclusive or even publicly. Still, he wasn't without power, and he remembered how, when he had first met Mrs. Royer, she had tried to reach first his sympathy and then his self-interest.

Yet with a treacherous ease he slipped back into his own setting and sphere—while his body was in the hideous rooms where he lived, his mind, all his thoughts, were in the dismantled store below. There was now, there, a charming walnut spice box, made like a highboy, with the upper part set in frame and Spanish feet. Doors opened on the innumerable little drawers above . . . but the whole affair was as ingratiating as anything he had ever seen. Cardell, the dealer, viewing it, said that if Jammes sold it for less than —well, two hundred, he, Cardell himself, would assault him.

"Let me put it in my place," he begged. "A piece like that gives the whole works an air of distinction. I'll say it's sold."

But Jammes wouldn't.

"One of your customers might go off with it while you were out."

Cardell asked him if anything interesting, except the court cupboard, had happened in Richmond. Francis Jammes shook his head. He had no wish to discuss Mrs. Royer and his mingled confusion, certainties and suspicion. He would say nothing more until he fully owned the situation. All his knowledge, he felt, was no more than superficial, a few trivial facts and a great many conjectures. It occurred to him that he should have stayed in Richmond until such mystery as existed was solved; but if he had remained at the Westmoreland Club, what, actually, could he have done? He couldn't force the truth from Mrs. Royer; nor could he, under cover of night or any pretext, penetrate to her house in the country.

Both Mrs. Royer and her jaunty father knew him, and pretense and a bolder course were equally impossible. Damn it, he repeated again, the woman was committing no crime! The law, in whatever Jammes might undertake, would be against him. It would, for example, amuse Mrs. Royer excessively to have him arrested for trespass . . . or perhaps beaten. He could gather the possibility of that from behind her metallic gaiety. There was a dangerous falseness, as well, in that old man, her father. And if they were not illegally engaged they were outside the law's purpose, at war with what it ideally represented; and, with money, their new prosperity, involved, they would accept whatever was drastically necessary for success.

He didn't care about them: he had no interest, no feeling of obligation, in the present; but he did need to keep pure the tradition he served. Jammes wanted at least to understand what was threatening the entire position of early American furniture. A poison was being dropped into the fine distillation of the past, and a fatal contamination was being set up. The intrinsic value of, for instance, a Phyfe table must suffer if it were possible to procure imitations that practically no one could recognize for what they were.

It wasn't possible to copy past loveliness, but the opportunity for comparing one with the other, the good with the bad, came to almost none. The newly made furniture would fall apart, spread; it would die at once in the heat as all furniture eventually must in houses overhot with steam. And, more insidiously, it would spread the influence of its falseness; it would spoil delicate illusion and memories, and specially breed swarms of lies. But, after all, there was nothing he could do. All that was left for Francis Jammes was the saturating of his senses with the beauty he possessed; over and over he felt the different surfaces, different but alike—the cool silvered glass of mirrors, the uneven burnished pine of his butterfly table, the silken smoothness of walnut, the vivacious texture of maple. As he shut himself in he shut out life; one by one his contacts with exterior events and people ended.

Jammes stopped going to auctions; he seldom even reached Cardell's shop or saw Cardell. He had nothing to say, nothing to sell; he was tired. His eyes were bad and his throat like heated paper. The visions of the past, once his delight, were dim, as though his mental sight, as well, were failing. Old age was fastening upon him; he realized it and was indifferent. Death, perhaps no more than around the corner, he hardly regarded with curiosity. Yet in a general dissolution a number of certainties grew only firmer:

The great age of cabinetmaking was over; there would be no more, neither the age nor the men. Existence had forever fled from all they implied. Things great and delicate could never be done again in wood. The wood itself was vanishing, the walnut and mahogany and maple were materials of the past. Francis Jammes said this to Meadows, who had happened to stop in his car just as Jammes was entering his hall. Meadows had insisted on going upstairs, sitting with him. He laughed a little at Francis Jammes and told him that he was no different from what he had been ten years ago, when he, Meadows, had first bought from him.

"It was an inlaid desk with a shell in the apron that had needed restoring. That reminds me," Meadows almost exclaimed. "I knew there was something—do you remember Lindstamm, the Dane who did such skilful cabinet work? I spoke to you about it, at the time, in this room. He disappeared, left everything and just went. Lindstamm was hard on the girls and that, at last, caught him.

"His wife found him living with another woman who insisted they were married. But there's a lot that hasn't come out. I must ask about it. The other woman was extremely nice, it seems, well-born, and a Virginian. Her name—oh, yes, it was Royer, Mrs. Clement Royer. Quite all at home in Richmond society."

So that was it, Francis Jammes thought; but he no longer actively cared. He had a mental picture of a red neck, a broad straw hat—a man fishing with a finial as a float. So that was it, or rather he—Lindstamm. It was through his mind that design had run, repeating itself on so much that he did. And what Gravers, Mrs. Royer's father, bought was not directly for sale, but for Lindstamm to copy. He would make two or three, or perhaps five or six, replicas of what was uniquely good—a graceful maple headboard or —— His thoughts broke off, changed. A jaunty old man! Who had used that phrase? But it was Mrs. James North, of course. And there were her tables, by Duncan Phyfe and by Lindstamm, perfectly accounted for; the brass dog's foot Nicholl Kastner had sold from his porch at Nantbrook Corner. . . .

Lindstamm and Mrs. Royer, and she had thought that she was married to him. Was she, after all, he wondered, the intelligence, the force, of what had occurred? The man fishing in Virginia had a domineering and sultry countenance; yes, and a childish vanity. He had copied old furniture before his pretended wedding, too, and sold the pretense as original. Jammes rose and proceeded to the drawer where he kept the apron of wood with the traced double line. The door made for the court cupboard was beside it. The same artificer, the same art! It didn't matter, Francis Jammes assured himself, his fretfulness at last stilled—if what was false could destroy what was valid. . . . That idea eluded him, it scattered in meaningless particles through his lethargic mind, into the dark. Sleep brushed his wrists and eyes. His breathing, shallow and irregular, seemed too slight to keep him in the present.

Editor's Note—This is the fourth of a series of stories by Mr. Hergesheimer.

Summer Joys

Which millions have discovered

Have you ever tried Puffed Rice on ice cream?

Some of the finest restaurants use it in that way.

These airy rice grains, flaky and crisp, have a taste like toasted nuts—and, like the ice cream, fairly melt away.

Have you served Puffed Rice with melted butter?

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Puffed Wheat in milk at night

For luncheons, suppers or at bedtime, serve Puffed Wheat in milk. This dish supplies 12 needed minerals, 3 vitamines and bran. And it makes the food essentials so inviting that children eat enough.

What they add to berries

Puffed Rice adds to berries what flaky crust adds to shortcake or to pie. They belong together. Try this delightful blend.

Quaker Puffed Rice

Quaker Puffed Wheat

Food cells are exploded

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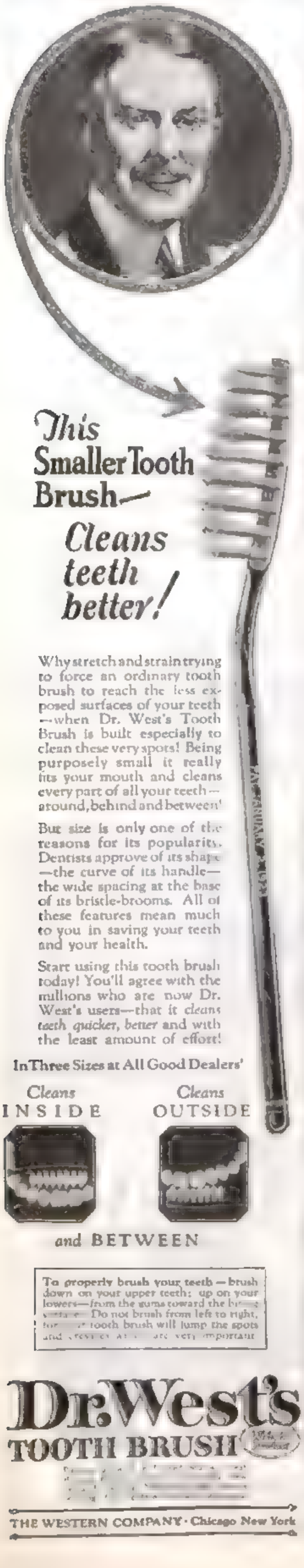

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and BETWEEN

To properly brush your teeth—brush down on your upper teeth; up on your lowers—from the gums toward the biting surfaces. Do not brush from left to right, for your tooth brush will lump the spots and crevices that are very important

Dr. West's TOOTH BRUSH

THE WESTERN COMPANY · Chicago New York

THANKS FOR YOUR KIND EFFORTS

(Continued from Page 11

glimmer of practicability latent in her brother widened into what was, for him, a positive gleam.

"Emmeline, have you anyone in mind?" he asked timidly

It made him almost faint to think of marriage, it was so distasteful to him. To have a woman about all the time, to eat and travel with her, to listen to her, to see her in negligee—ugh, ugh, double ugh! He writhed at the prospect. His privacy, his solitude, his neat bachelor refinements, the solicitous care of his person by his valet—how precious, how dear these were to him. To have all these swept away by a feminine invasion —— But he bravely reminded himself that they were in process of being swept away by poverty, and he waited Emmeline's reply with all the desperate courage his thought could engender.

"Of course I have someone in mind," replied Emmeline. "I know the very person. She has heaps of money."

"Who—who is she? Do I know her?"

"You've met her. It's Mary Somerset, Frank Somerset's sister. Her money's all in her own name."

Mr. Thompson's calm, and even some of his vaunted gentlemanly reserve, deserted him.

"That awful creature!" he cried, waving his arms. "That loud, vulgar, overdressed, new-rich horror! Why, Emmeline, she is fat! She has neither manners nor manner; everyone laughs at her; she is worse than nobody."

"She has fourteen million dollars," said Mrs. Barkwell, her lips tightening, "and it's all sound. William says so."

When William Barkwell made a statement which involved finances it was correct. Mr. Thompson accepted that.

"I don't care if she has fourteen billions," he averred bitterly. "I'd rather marry your cook."

"You couldn't, dear Arthur—we have a man cook," said Mrs. Barkwell with calm literalness. "And don't be too hasty about dismissing Mary. She is all that you say she is, but she is something more. She is extremely pathetic. She longs to be liked, to make a good appearance, to be invited, to talk, and she has not the least idea of how to achieve these things. She doesn't know how to spend her money, Arthur, and if there is anything sadder than that I don't know it. It is far worse than having no money to spend. Now this is what I think you should do: You should cultivate her acquaintance and see if it is not possible to—to help her to become what she longs to be."

"Are you suggesting that I become a mentor, nurse and dressmaker to Miss Somerset?" inquired Mr. Thompson icily.

"I know no one who has better taste than you have, Arthur, or more complete knowledge of the world—our world," replied his sister. "And I know Mary Somerset would be abjectly grateful for a little help. Of course, if she couldn't be made into anything better you would have made no declaration, and you could easily withdraw without embarrassment to yourself or to her. Personally, I am sure that if she could be got to swim or ride or walk regularly, and had some decent clothes, and was generally toned down, she'd be very nice. She's good-natured and not without a basic common sense. She is healthy too—not one of these whining, nervous women. Another point in her favor is that she's High Church—no queer religious facts."

Mr. Thompson remained glumly silent, and his sister began to be the least bit peevish, as we are all apt to do when we point out paths of self-preservation to those who will not walk in them.

"Of course, if you can think of anything better ——" she said. "Mine was merely a suggestion and offered with the sincere desire for your best good. I am very fond of you, Arthur, and I have seen this state of affairs coming on even before you did. I remember at least two years ago noticing how much thinner your hair had got."

Oh, bitter sting! Mr. Thompson winced under it. But to his sister's declaration of affection he responded as it deserved.

"Emmeline, I fear I've been ungrateful you are always too kind to me. I do appreciate all that you've said, all that you've done. And to prove it I—I will—try it on with Miss Somerset. Yes, I will."

"That's fine of you, dear boy—splendid! I can't help feeling that you won't regret it." She dished in a little more judicious flattery: "You would make any woman happy, Arthur. You understand women. Now," she went on more briskly, "let me see. The first thing to do is for me to ask Mary Somerset to dinner and put you beside her This will give you a chance to judge of her possibilities, and, if you think it worth while, to make an opportunity to see her again. Is that what you would like, dear boy?"

"Yes," responded Mr. Thompson, feeling the noose tighten round his flinching neck. "I suppose it is the most feasible plan."

"William's been hounding me to ask some of his dreadful relatives and business friends, and so it doesn't matter if I get it up in a hurry. In the country, too, no formality's necessary. Thursday, then—Thursday's my first free day. We'll have bridge and mah jongg afterward."

"Does Miss Somerset play any sort of bridge?" asked Arthur

"Yes, the worst sort," replied his sister. "And so do all William's relatives and friends. It will be a distressing evening, Arthur; but there! It may lead to great things. Thank heaven, we're nearly home. It's quite eleven o'clock and I have a conference—the hospital committee."

Mrs. Barkwell quickened her steps and took her brother the rest of the way at such a pace that he had no breath left either for questioning or repining.

The more Mr. Thompson reflected on the course to which he had committed himself the more doubtful of it he became. Yet there was a thrill in it. The possession of a wife with fourteen millions meant also the possession of many things which he had always desired—luxurious travel, lavish entertaining, servants in swarms, ease for his coming age and endless diversion on the road thither. He tried not to think of his last sight of Mary Somerset, watching the polo matches in a costume of knitted orange silk that enlarged her roundness into the likeness of a comic pumpkin. He had seen people stare and smile. It would not be comfortable to have such a figure forever in line of vision. But there was the fourteen millions. And stuffed within the worn morocco of his writing case was a fat sheaf of bills and letters which began, "We are calling your attention once more to your long overdue account ——" Even Arthur Thompson was not unaware that all we get in this world must be, somehow, sometime, paid for.

On the night of the dinner party he was nervous, restless, excited and a little sick with apprehension. Joseph, his man, had been trying a new tonic Joseph's own concoction on his hair, and Mr. Thompson suspected that it was speeding his departing locks and giving a queer rusty tinge to the remainder Only Joseph's insinuation that his eyesight must also be failing prevented him from strict orders never to use it again. Besides, he had promised Joseph to give the stuff a month's trial, and he was meticulous about his promises, especially to those whom he deemed his inferiors. But the suspicion of the tonic had added to his nerves.

The guests, as they assembled, did nothing to reassure him. There was Colonel Barkwell—quartermaster corps—younger brother of William, and not much good in any way save appetite; there was Colonel Barkwell's wife, as gross and overfed as her husband; there were Cousin Tony Barkwell and his wife, so meager and colorless and mute as to be practically unobserved; there were the Tony Barkwells' daughter Janetta and her husband, Sam Mahany—pronounce it Mawny, please—Janetta plainly rebellious at being in a party of old dodoes; there were Judge Cassius Slidell Edmondson, attorney for William Barkwell, and his wife, who was even more judicial than the judge; there were the host and hostess, Emmeline impeccably clad in black lace and wearing her pearls. Lastly, there were Arthur Thompson and Miss Mary Somerset, and Miss Mary Somerset's costume, which deserves a paragraph by itself.

Basically, it was pink silk, the shimmering delicate pink that suggests débutantes and brides. Above the pink there was a froth of white lace and chiffon embroidery, sheer and fine and fluffy, and strangely incongruous to the solid mottled shoulders and high-colored round face of the wearer. Around her too solid hips was draped a baby-blue sash. She wore more pearls than did Mrs. Barkwell, and for good measure had added bracelets and a pendant of blazing diamonds and horrific long diamond-tasseled earrings. Her hair was high and set in waves of stony firmness. She weighed,

"Madame Thinks She Will Take the Gown," She Purred. "She Asks If You Would Like to See Her in It"

(Continued on Page 64

"GOOD TO THE LAST DROP."

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Mr. Thompson calculated drearily, at least two hundred and fifty pounds, and her coy and girlish attire accented all her worst points.

"It's very nice to see you again," said Mr. Thompson. "Emmeline thinks you're kindness itself to come to a family party. But we have to have some relief from our relatives."

The speech created, as he had intended, a bond of confidence between them, and let her see that to him and his sister she was a particularly treasured guest. Mary Somerset beamed; she was a good-natured thing.

"I was glad enough to come," she said. "I'm such a poor bridge player I don't get asked to much except teas. I do hope they're not going to play tonight."

So she knew how bad she was at bridge; that was in her favor. The world's worst bridger is the one who never suspects his failing. And her jewels were magnificent, though tastelessly set and worn. Arthur determined to see only her good points.

This was difficult while they were at table, for she ate far too much and with a childlike relish of the sweets and starches which she should have left untouched. It made Arthur shudder to see her fairly wading into the pistachio and vanilla *bombe*, devouring the luscious *petit fours*. It was porcine. But she was frank about it.

"I hate to get so fat," she said. "I simply loathe it. But I thought it all over, and it didn't seem to me that anyone would care. I'm not good-looking enough to have it make any difference whether I'm fat or thin—and food is so good."

"But it's every woman's duty to be as attractive as she can," protested Arthur feebly. "Why do you say it makes no difference to anyone?"

Like all naïve creatures, Mary Somerset was charmed to talk about herself.

"It's the truth. I haven't any relatives except my brother and his wife ——"

"Like me," interpolated Arthur; "only mine is my sister."

"And they'd much rather not have me around. I know it, but what can I do? I can't bear the idea of living alone and running a house just for myself. It's pleasant to be there and look on at their fun, even if I can't join in. Their girls are very popular, you know, and I love to see young folks skittering about and enjoying life. I had an awfully poky girlhood myself—before pa made all the money."

"How truly pathetic!" murmured Arthur, and he meant it.

It made him feel genuinely sorry for Mary Somerset, and forget her terrible dress, her flesh, her appetite. He had an inspiration on the way back to the drawing-room.

"Suppose we beg off from bridge," he said, "and go out on the terrace. It's a wonderful night; much too beautiful to stay inside and play cards."

Miss Somerset was more than willing, and as the Mahanys were desirous of going on to another and livelier party, it did not break up a table, height of crimes against any hostess. The eight others settled down contentedly, but the big woman and the little man sought seclusion outside.

It was pleasing to Miss Somerset to have Mrs. Barkwell's brother bring her a wrap and solicitously place it over her shoulders. It was more than pleasing that she had escaped bridge, and was twosing with him, and she was only too ready to keep on talking of her favorite subject while such an exceptionally sympathetic pair of ears was ready to hear her.

"When pa and ma died I went to live with Frank, but it's never been like home. I'm plain and old-fashioned in my ways, I know, and Genevieve—that's Frank's wife—and Flo and Maudie, the girls, laugh at me and put me one side as much as they can. Of course, I go along to lots of things, but I'm always on the outside looking in, Mr. Thompson, and that's a fact. I've offered to take the girls abroad this summer, but I don't believe they want to go with me, I'm so Dutch-looking."

"But why be an outsider? You have personality, you have brains and you have means of your own. That would establish you, you know, away from your family. I wonder that you've not married." He thought he might venture thus far.

Mary Somerset was led into further revelation.

"The fact is, Mr. Thompson," she said, "my taste is better than my opportunities—and there you have it, flat. The men who've wanted to marry me have been after my money. I may be a fool, but I'm not fool enough to see anything good in marrying a man who thinks I'm a meal ticket and nothing else. And the other men, the men I'd admire and respect, they won't look twice at an oddity like me. My size, my clothes, my funny way of talking. Oh, I know, though I wouldn't admit it to another living soul! I don't know what makes me do it now. The moonlight, I guess, and you've been so understanding."

Arthur Thompson perceived that this was the moment for his big coup. His ears buzzed and his throat was dry. He had never had much energy, but he gathered together all he had to enter the door she had so providentially opened for him.

"Miss Somerset," he began diffidently, "no one needs to be, as you call it, odd. You exaggerate your differences; you don't see them in the right perspective. They are, I assure you, slight enough and a little, a very little effort on your part would cause them to disappear. You have spoken to me very freely, and—may I speak equally freely? You've given me your confidence and I appreciate it more than I can tell you. Would you let me help you—a little—toward the things you want to be—and to do? I would deem it a great privilege."

"Why, what do you mean? Would you bother about me? My gracious goodness, I wasn't hinting, honestly I wasn't! Why, whatever would you think of me?"

"I think," said Mr. Thompson lyrically, "that you are a very brave woman who has not had overmuch of happiness in life."

"What a beautiful speech!" cried Mary Somerset. "And the last part of it's true, though I won't say I'm brave. I'm not brave, or I'd never have stood being slighted and laughed at, and having rigs run on me the way Frank and Genevieve and the two girls do. I do think you're nice, Mr. Thompson. If you could tell me how to be a little more like other people. You know I hired a woman once to teach me, but she was so highbrow and superior and kept calling me my deah down her nose, just like that, I couldn't stand her and I fired her. What would you think I ought to do first?"

Mr. Thompson had all the sensation of one who, intending to walk slowly up two steps, has his hand grasped and is dragged in one swift motion to the top of a steep flight.

"I—I ——" he began, and then inspiration seized him. "Suppose we ride together tomorrow and talk things over."

"Horses jounce me so. I never was a good rider," objected Mary Somerset doubtfully.

"Then tomorrow I'll teach you how to ride so that they don't jounce you," promised Mr. Thompson.

He was amazed at his own decision of character, but he perceived that he must assert himself if he meant to prune the luxuriant physical and mental attributes of Mary Somerset into anything like an agreeable consort. So it was settled, and in sweet accord they returned to the drawing-room to find the bridgers settling their scores and ordering their motors.

"It's been the most delightful evening!" cried Mary Somerset, grasping Mrs. Barkwell's hand enthusiastically at parting. "Your brother's a perfect darling."

"Even his sister can indorse that," smiled Emmeline. "Praise from one's relatives, Miss Somerset, is praise indeed."

"Isn't it so," said Mary, and departed, waving her hand archly to Mr. Thompson as he attended her to her car.

Emmeline waited for her brother's return.

"Well?" she asked.

"She's not quite so dreadful as she looks. I'm to ride with her tomorrow."

"Take her over Sunset Hill; she'll lose five pounds."

There was an elated spring in Mr. Thompson's step as he sought his maple bedroom, and he was pleasant to Joseph about his hair tonic. He let him rub in some more, and when in heliotrope silk pajamas he sought his comfortable bed, he lay awake for a while in affable meditation.

"If I can only make her over I really don't believe I'd mind marrying her," he told himself, and he went to sleep with the firm resolve that whatever else might be lacking, sustained and concentrated effort on his part would not be, foreign though it was to his habit and his nature.

The first ride of Mary Somerset and Mr. Thompson deserves an epic pen. In daylight and in her habit she was uncompromisingly huge, bulging and beefy; and, even as she had said, she jounced. Mr. Thompson felt a strange sympathetic kinship with the horse that bore the burden of her weight, for he himself bore it mentally. Fortunately he found her still meek and eager for direction; she had not withdrawn into a distrustful aloofness as so many people do when they have given a personal confidence. And Mr. Thompson found himself talking to her as he had never before addressed a female being.

"You must exercise; you must regulate your diet," he said. "It is the first step and a vital one."

"Couldn't I do it by medicine or massage? It's going to kill me dead if I have to sweat it off."

Mr. Thompson heard the vulgar word "sweat" with a shudder of distaste, but did not rebuke it.

"Believe me, exercise and proper food are the only ways in which you can regain a becoming slenderness. Massage will help, but medicine—never! Will you do as I ask—will you? If I seem to be overearnest, I can only assure you that you have interested me exceedingly, and I want, more than I can tell you, to help you."

"You're awfully good, Mr. Thompson," answered Mary Somerset gratefully. "I can't imagine why you should trouble yourself about such a dub as I am."

Oh, couldn't she? Such humility from fourteen millions! Mr. Thompson received the tribute with an expression of noble altruism.

"I can only repeat that I do want to help you, and I am sure I can if you will do as I ask."

"Well, I just will," promised Mary Somerset. "You're so good."

Mr. Thompson changed the subject from his goodness to a short direction about lighter hands on the reins and a proper poise in sitting one's horse. Earnestly, Mary Somerset did as she was bidden, and they rode on until pity for her mount caused Mr. Thompson to end the ride. He left her at her brother's gate, red, damp and beaming.

"No sweets or starches for luncheon," said Mr. Thompson severely. "No cream soups, no candy, no pastry."

"For Pete's sake!" cried Mary Somerset. "What can I eat?"

"A broiled chop, green salad, dry toast and plenty of fruit," declaimed her mentor. "And I'll be over this afternoon to play tennis with you."

"Oh, no; the girls will laugh themselves half to death!" cried Mary Somerset in panic. "They'd never get done making fun of me."

"Then be ready and I will take you to my sister's and we will play there."

As he rode slowly home to his own luncheon Mr. Thompson was elated but grave. It looked such a stupendous task. If he succeeded with her figure, there would still be her wardrobe and her vocabulary to censor. He faltered. It may have been that a trace of his wavering appeared on his countenance, for Mrs. Barkwell took pains to encourage him.

"Don't take it all too seriously, Arthur," she said at luncheon, which they had together, Mr. Barkwell being engaged in the sordid process of making money. "Look at it merely as a diversion to pass the time of your visit with me, and forget the motive—or the possible motive," she added hastily, seeing her brother's brow cloud at being accused of a motive. "And above all things," she went on, "don't go too far and ask her to marry you unless she shows signs of becoming what you really want a wife to be. There won't be much time lost even if you can't do anything with—for her. There are plenty of other women. I only thought of her because she is near at hand, and—you understand?" She did not chafe his sensitiveness by harping on the money.

Thus cheered, Mr. Thompson made an excellent luncheon and took a well-earned rest before he commandeered the Barkwells' smallest car and went to fetch his protégée. He found her gloomy as to face, but hilarious in raiment, scarlet and gold predominating in one of those sports suits which are suitable only for veranda wear.

"My joints are beginning to stiffen," she told him. "I knew how that ride would make me feel. And I did as you told me for lunch—and I'm as empty as a raided still."

"Tennis will take out all the stiffness; it's just what you need," he assured her with false animation, though he writhed under her metaphor.

"I never was much on tennis, even when I was a young girl," her gloom continued. "I never could see any sense in batting a

(Continued on Page 66)

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The Insurance Company of North America offers you through its agents the benefit of its one hundred and thirty-one years' experience in advising upon matters of protection.

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write practically every form of insurance except life

THE DIAMOND CORD

—one of the four types of Diamond Tires for passenger and commercial cars

Diamond means First Quality Only

For thirty years Diamond has manufactured tires on the basic principle of first quality only.

Tire users like this certainty of product free from different grades and standards.

The ever-increasing popularity of Diamonds is evidenced in the fact that twice as many Diamond Tires were bought in 1922 as in 1921, and the sales for 1923 are nearly three times as great as for the same period in 1922.

Try them and realize why their fame grows steadily.

THE DIAMOND RUBBER COMPANY, INC., *Akron, Ohio*

Diamond TIRES

FOR PASSENGER AND COMMERCIAL CARS

(Continued from Page 64)

ball back and forth, and I never did learn to count until they got to playing beaver last year."

"It is not the score, but the exercise, dear lady," said Mr. Thompson. "I'm no Tilden, I assure you."

Nevertheless, he put her through two active sets, until, panting and blown, her arms and legs simply refused to move. Indeed, she was in such a state that Mr. Thompson thought of apoplexy and stopped the game in concealed apprehension. He brought her a cup of unsweetened, uncreamed tea and insisted that she drink it, though she made faces over it and said it was worse than medicine.

"I'm going straight home and go to bed," she wailed. "I'm all in. My heart won't stand it. O-oh, how it palpitates!"

"The very thing for you to do," urged Mr. Thompson, with a solicitude he did not feel. "Weigh yourself as soon as you get there, have a bath and massage, and eat as little dinner as possible."

On the way home she was still blue.

"I've ruined this sport suit. It's the first time I've had it on, and I liked it so."

A timid man once committed to bold courses is daring beyond belief.

"It doesn't suit you," he said. "You should wear dull beige, severely cut. That handkerchief effect—horrible! It makes you seem to have no neck. The colors are too violent."

"My goodness, Mr. Thompson," said Mary Somerset, fixing bulgy, weary eyes upon him, "I'm not right anywhere, am I?"

After destruction comes construction.

"Let me choose your next sport suit for you; you'll be charming in it," said Mr. Thompson, and the word expunged a little of the weariness.

Nevertheless, Mr. Thompson felt that his fate trembled in the balance. He returned to the Barkwells' as dreary and as weary as Mary Somerset. He wasn't used to such strenuosity himself—far from it. But along in the middle of a quiet evening at home, yawning over a late novel, he was called to the telephone. His patient's voice, elate and revivified, came tootling over the wire.

"What do you think? I lost four pounds and a quarter—yes, sir, four and a quarter! I couldn't wait to tell you. Mr. Thompson, you're a perfect wizard—yes, you are. Say, what are you going to make me do tomorrow?"

The scales had given her the courage to go on. Mr. Thompson exulted.

"We'll take a good long walk in the morning," he promised joyfully, "and in the afternoon ——"

"Say, listen, why don't we go into town in the afternoon and you pick me out that sport suit? Would you?"

"No," said Mr. Thompson. "We'll run up to town and shop in the morning and take our walk in the afternoon. I always maintain that no woman of real social knowledge shops in the afternoon."

"Right-o!" called Mary Somerset admiringly. "You're a regular book of etiquette! Let's take the 9:30."

"And remember, only dry toast, black coffee and unsweetened fruit for your breakfast."

"There you go, taking the joy out of life! But I don't care. Today's the first time for five years I've been able to look the scales in the face without feeling sick at the stomach. Toodle-loo, Mr. Thompson—good night."

Toodle-loo! Right-o! Mr. Thompson winced as if she had stuck knives into his flesh. But he had the thrill of triumph to offset these sensitive pangs. He went upstairs as one who marches to stirring drums, and he let Joseph rub tonic into his scalp for half an hour without a murmur. Life had become a gutheant full of promise. He was a king in Babylon, and Mary Somerset was his Christian slave. Tiddy-rum-tum-tiddy-de-dol-dol ——

Joseph stared.

"I don't absolutely promise, you understand, Mr. Thompson, that the tonic'll bring back your hair; but I've every confidence that it will myself," he said, mistaking the spring of his master's music.

"Yes, yes, Joseph, I quite understand. Lay out my tweed lounge suit for the morning. I'm going to run up to town. And be specially careful that my shirt and socks and tie and cuff buttons harmonize."

"Yes, sir; have you any preference, sir?"

Mr. Thompson considered

"Lapis lazuli, I think, is the note."

Lapis lazuli it was—deeply, truly soft v blue as to shirt, socks, cuff links, tie and handkerchief border—that Mr. Thompson waited for Mary Somerset on the suburban station platform at 9:25 the next morning. He had not gone to fetch her. Discretion told him that her young nieces might make such an attention a matter of ribald jest and endanger his prospects. But she came—she came!

She had made, he saw at once, a mighty effort to subdue her flaunting tastes; but the black-and-white foulard she had chosen was theatrical and flamboyant. She wore a large henna hat. Mr. Thompson had the sensation of sitting beside a huge futuristic poster. She was still elated from her victory of yesterday, and full of chatter.

"When I got on those scales and saw what I'd lost, I let out such a whoop of joy that my maid thought I'd gone dotty. And I was so encouraged I didn't eat any dinner hardly—just a squab and some salad and a piece of grapefruit with the teeniest smitch of sugar on it; and this morning exactly the breakfast you told me. Mr. Thompson, you ought to go into the business of training down fat ladies, you really ought."

Mr. Thompson saw the chance to pay a neat personal compliment, but avoided it. He remembered Emmeline's words about committing himself too soon. He hoped that he would not see anyone he knew in town while on the strange excursion, which gave him qualms as he listened to Mary Somerset's jubilance and unpruned vocabulary—observed her adornments.

"A shocking dress and too many jewels for morning," he said to himself. "Oh, Lord, what have I let myself in for?"

She didn't seem nearly so much of a Christian slave as she had last night, nor did he feel exactly like a king in Babylon. However, he gritted his teeth and went on. He talked to her of books and found her taste was entirely of the cream-puff school of fiction and verse. He talked to her of pictures and discovered that she was abysmally ignorant. In music she was very much of the jazz age, though she adored sentimental mammy ballads.

All these discoveries made him very rigorous with her when once they were in the actual process of choosing a sport suit. He vetoed without mercy the painted knitted silks, the gay woollies she reached for instinctively. An absolutely plain, dead-leaf crêpe dress and coat, a dull beige skirt and tailored blouse, small hats of softest felt in the same colors—these he approved. Garbed in them, Mary Somerset had to admit that she looked smaller.

She added, "And different, somehow."

"You said you wanted to be different," Mr. Thompson reminded her.

"But a scarlet belt—or orange?"

"Cut you in two."

"Or a tie?"

"No, no! In unrelieved dull tones, dear lady, you melt into the landscape, the eye rests on you gratefully. In brilliant things you shock, you stun, you are obtrusive."

"Well, I must say, I don't look so red-faced in these."

"Exactly! I wonder ——"

"Oh, what is it, Mr. Thompson?"

"Would you let me select an evening dress for you just to see how you like it?"

"Ra-ther! If it isn't too much bother."

"I'd like to do it."

In another shop they found something better than he had imagined. It was black lace, over a dark sea-green blue that was felt rather than seen. Long bands of sequins in the same dark iridescence swept from shoulders to floor. Gazing at it, Mr. Thompson had an inspiration. He managed a moment aside with the saleswoman.

"Tell her," he muttered, "that Queen Marie of Rumania has one just like it."

The girl gave him the glance of homage that talent ever offers to genius. She retired to the fitting room in a meaningful silence, and presently returned with an equally meaningful smile.

"Madame thinks she will take the gown," she purred. "She asks if you would like to see her in it."

"I suppose I'd better," said Mr. Thompson nervously.

The pale-gray atmosphere and the floating almond-eyed manikins appalled him. He wasn't normally the sort of man who found dress shops congenial. But the vision of Mary Somerset reconciled him to his sufferings. She came out in the dark, soft, long gown in a state of subdued awe and ecstasy.

"I never would have believed it," she said. "I've always hated dark evening

(Continued on Page 69)

OF COURSE, you've always been accustomed to sending shirts and collars to the laundry. In fact, the first laundries were established to do this work exclusively. Because gentlemen were fastidious about their "boiled shirts", a means had to be provided for correctly starching and ironing them.

Today, you can send the washing of *all* the family

Epochal improvements in laundering methods now enable the laundry to take *all* your washing, and to save you money, too.

In addition to father's shirts and collars, you can send the linen of the entire family—the bed linen, the table linen, the children's clothes and your own—everything that is ordinarily included in the family washing.

A complete series of unusual new services makes this possible. These services are in several forms, and so varied as to features and price as to afford you the widest possible choice. If your preference is for a complete service—everything washed, everything ironed—you can have it. If you prefer a more limited service, there are several of these to choose from.

Some of the most popular of these services (described below) are Prim-Prest, Ho-mestic, Rough Dry, Float-Ironed, Thrif-T-service, and Wet Wash. Many other equivalent services, under other names, are also offered by modern laundries—in every case you can be sure of the same high standards of sanitation, the same careful conservation of clothes.

Choose one of the services listed, or one of the similar services offered by the modern laundries in your city, and have your next washing called for. It will make your washdays pleasanter, and more economical for all time to come.

Prim-Prest

A complete laundry service. Everything washed, [illegible] in soft water and mild suds, every piece beautifully done, ready to use or put away. A family service complete in every detail.

Ho-mestic

A most acceptable medium-priced ironed service. Flat work tastefully ironed and folded. All wearing apparel is ironed, but because of the moderate cost of this service no starch is used. Many laundries however, starch wearing apparel at a slight additional cost.

Rough Dry

Everything washed. Articles like knit underwear, hosiery, bath towels, are fluffed dry, ready for use. Flat work is neatly ironed. Those pieces needing it are starched. Only the ironing of the lighter pieces is left to be done at home.

Float-Ironed

A low-priced ironed service. Everything washed. Flat work ironed. Wearing apparel ironed unstarched and 70 per cent finished. Articles like shirts, waists and house dresses will require some re-ironing at home.

Thrif-T-service

Everything carefully washed and thoroughly rinsed in eight to ten changes of water. The excess water is removed. All flat work is ironed. Other work is returned damp, ready for starching.

Wet Wash

Everything washed in mild suds, and rinsed in eight to ten changes of water. The excess water is removed and the bundle is returned damp, sweet and clean, ready to iron or hang up to dry.

THE AMERICAN LAUNDRY MACHINERY COMPANY, *Executive Offices*, CINCINNATI

Human hands do a remarkable piece of work in preserving the natural *live-ness* and beauty of this fine hand-finished hosiery—giving it long length of life.

The greatest piece of mechanism that has ever rendered service to mankind is the human hand—and we use it with the utmost skill in our commodious and thoroughly modern factories. Phoenix hosiery is hand-finished. That is the reason why it brings long life and enduring beauty to strenuous foot-miles. And that again is the reason why it ranks as the best selling line of hosiery in all the marts of trade—the standard hosiery of the world, for men, women and children.

PHOENIX
HOSIERY
MILWAUKEE

(Continued from Page 66)

dresses like the plague, but I look almost thin in this."

It was true. The bands of sequins gave her height and slenderness, the darkness subdued her, and there was friendly tulle to veil her flesh. The straightness of the dress, its sweep, aided them.

"A fan of blue quills, the color of the trimming," suggested the saleswoman, and hastened to put it into Mary Somerset's hand.

"You're positively regal," said Mr. Thompson.

"It's a copy of one Queen Marie of something or other has, and she's known as the best-dressed woman in the world," declared Mary Somerset.

The saleswoman had improved Mr. Thompson's suggestion artfully.

"It looks it," agreed Mr. Thompson. "You're going to take it?"

"I'd like to see them try to keep me from having it!" She peacocked before the mirrors, exulting in her majesty. "And I thought it was a dingy, dowdy rag before I got it on. I really did. I didn't say anything, but I was sore at you for picking it out. Let's go ahead and buy a lot more things. These make my regular clothes look cheesy."

Mr. Thompson thought it best to offer another maxim of the *haut monde*.

"A well-gowned woman never buys many things at one time. Dressing is an art that cannot be hurried." He softened his refusal. "Besides, it is time for luncheon. Shall we go to Pierre's, or the Ritz?"

He had decided on the way in town that he must offer thus much hospitality—it could be considered as a good investment.

"Oh, the Ritz! I'm just crazy about their lobster Albert."

Mr. Thompson said nothing at the moment, but he had no intention of allowing Mary Somerset to eat lobster Albert. A plain broiled lobster, however, he did permit, a piece of toast, unbuttered, a green salad without oil, some stewed, unsweetened fruit, a small cup of black coffee. She bore her deprivations with fair grace, though she did make a piteous plea for the pastry tray. Mr. Thompson smilingly denied her.

"You can't eat pastry and walk five miles, as you're going to do this afternoon," he said.

"Have I got to walk five miles this afternoon?" she wailed.

"If you want to wear that charming gown as it should be worn."

Her courage stiffened.

"I'll do it," she said. "But I may give out and drop along the road."

"Not you! I expect you to outdistance me."

Thus did Mr. Thompson whistle to keep up his courage and that of his victim, or beneficiary, as Mary Somerset might be called. And, in the succeeding days, he needed all the whistling he could do. He needed all his energy, all his determination, all the encouragement freely given him by his watchful sister Emmeline. To bring Mary Somerset into the confines of reason, both physically and æsthetically, was a superman's job. Many a night in that first two weeks, when he had retired to Joseph and his maple boudoir, Mr. Thompson could have wept tears of frustration and chagrin.

Fortunately he had one steadfast ally—besides Emmeline Barkwell—and that was Mary Somerset's faithful scales.

Many and many times did Mr. Thompson bless the name of all the tribe who had labored in the cause of exact-weight registration. That little mechanical contrivance, which he had never seen, stood by him nobly, allied to him perhaps by joyous sympathy as each day it found its task a little lighter. Pound by pound, nay, ounce by ounce, did Mary Somerset sweat and starve herself toward ideal sylphishness. Grim, inexorable, did Mr. Thompson force her to exercise, burden her with commands of diet. In two weeks twenty pounds had vanished into the nothingness, and bulges had been reduced to mere generous curves. It was marvelous, glorious, a triumph of mind over matter.

Now Mr. Thompson had originally been invited to the Barkwell home for two weeks, and he and his sister were alike exactly punctilious in such matters. But as the day of his departure neared, Emmeline urged him to stay—all summer, if he wished. Emmeline knew that Mary Somerset and her nieces were booked to go abroad later, and she did not wish her brother to lose a moment.

"It doesn't matter about other guests, Arthur dear. You've got on so miraculously with Mary Somerset that you simply can't go now. Stay as long as you like, as long as you will."

"But William ——"

Mr. Thompson looked the question he did not speak in full. His stalwart brother-in-law had sometimes manifested irritation at his wife's brother being underfoot.

"William is so diverted by what you're doing, dear—it was he who said you must stay." Emmeline did not tell what Mr. Barkwell had really said. It was this: "The first lick of work he ever did in his whole useless life! It would be cruelty to animals to stop him!"

So Mr. Thompson stayed on—and went on. It must not be imagined that Mary Somerset's family were unaware of what was going on, either. At first her nieces were inclined to be ribald and make facetious queries as to Aunt Mary's little suitor. Her sister-in-law, too, said some slurring things about fortune hunters and lounge lizards. But her brother stood up for her.

"Cut it out, Genevieve; and you, too, Flo and Maudie If your Aunt Mary wants to marry this Thompson chap, she's got a perfect right to do it, and you know darned well it would be a step up for all of you to be connected with Mrs. Barkwell in any way. As for the man, he's not got much money, maybe, but he's got plenty of sense, and he's as decent a chap as there is going."

"But, Frank," protested Mary, "there isn't any question of getting married Mr. Thompson and I are just friends, that's all, and he's trying to teach me a lot of things I ought to have learned when I was a kid like Flo and Maudie, and never did, for you know what our home was."

"You mean you're paying him, Mary?" asked Frank Somerset, puzzled by this statement.

"Oh, my goodness, no, Frank! I've not got much sense, but you can't see me offering money to Mrs. Barkwell's brother, now can you?"

"Well, I don't get it then. If he's doing all this just because he's your friend, he's some friend, I'll say. But I want to tell you, honey, you've improved 50 per cent in your looks, and your new clothes certainly do give you an air. My dope is that Gen and the girls will have to watch their step or they'll all be back numbers."

This conversation, with the matrimonial part expurgated, Mary Somerset reported to Mr. Thompson with elation.

"And you can bet when your brother praises you, it's the truth," she added. "Frank's not a floral artist at all."

"The substance of your speech is true," said Mr. Thompson, "but it is not well phrased. You should have said 'Frank isn't given to flattery.' And you must never say 'You can bet' unless you are speaking of actual wagers."

"It's a lot easier to get the fat off my body than it is off my mind," said Mary Somerset gloomily, "but I try."

Mr. Thompson whistled again.

"Yes, you try, and you'll succeed. It's all in practice. Why, you couldn't keep going for a mile at first without getting painfully out of breath, and now you do five with no trouble at all! And you're beating me at tennis."

"At that, I'm no Lenglen."

"And, as I said before, I'm no Tilden. So you see, Miss Mary, we must play for the fun of the thing, and for exercise, and not for a record."

Mary Somerset thereupon came out with a thought which she had been meditating.

"You know, Mr. Thompson, it's doing you good yourself. Your color's better and you look awfully well, ever so much better than when you came. Did I say that all right?"

"Splendidly! And I do feel quite wonderful, really."

He did not tell her what Joseph had asserted with rapture only the night before.

"Mr. Arthur," the faithful valet reported, "your hair's coming in again, true's you live. Not fuzzy stuff, either, but regular honest-to-goodness hair. You're going to have as much as you ever did in a couple of months. What did I tell you about this tonic?"

Investigation with two hand glasses and the dressing mirror revealed that Joseph was right. Hair was once more creeping into its erstwhile place on Mr. Thompson's forehead and bald spot; and with Mary Somerset improving by the minute, it looked as if his scheme was going to work.

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The "Hoop-Like" Construction Cushions Shocks

The Biflex Bumper under impact recoils and rebounds the same as a steel hoop. In case of collision it cushions the blow. You experience a bouncing sensation instead of severe jolts and shocks.

It is this basic principle of resiliency combined with maximum bumping area which makes Biflex a great steel cushion; enables Biflex to resist terrific impacts; to break the force of a collision and prevent injury to car and occupants.

Biflex resiliency is made possible by the "full-looped" ends which in turn make possible the continuous "hoop-like" construction—a continuous band of finest, oil-tempered spring steel.

These are some of the qualities which make Biflex the supreme bumper protection for motor cars.

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Biflex Cushion Bumper

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Ask your dealer for Biflex Bumpers. If he can't supply you, write us. Priced from $23 to $28. Insist on Biflex—the original, and refuse substitutes.

Guaranteed against breakage for one year. Fully protected by U. S. Patents.

"Protection with Distinction"

So far he had said nothing to her of sentiment. The truth of it was, though he had come to like Mary and her simple downright ways, and though he was really proud of what he had done in the way of improving and embellishing her, he was not any more inclined to marriage than he had been at first. At heart he was a true bachelor, not of the wild, roving kind, but one of the fussy, set-in-his-ways, staid celibates with a real affection for his privacy and solitude and a horror of having it invaded by femininity in its more intimate aspects. He enjoyed walking and talking with Mary Somerset. But when he thought of her in her bedroom, with her powders and perfumes and negligees and ribbons and bath crystals and embroidered pillows and feathered mules and all the array of woman at her ease, he simply couldn't face it. And he felt that she would be demonstrative—would want to kiss him. That thought staggered him. Yet a man must, now and then, kiss his wife. Turn and twist it as much as he liked, he didn't want a wife.

But he did want—and need—money. His landlord had just served notice on him that on October first his already exorbitant rent would take another jump. None of the other necessities of his life showed the slightest signs of cheapening. And there was Mary Somerset with her fourteen millions, day by day becoming more and more of his own world, under his constant tutelage. Arthur Thompson cursed his fate that he should have been born without the slightest trace of concentrated acquisitiveness in his make-up. Look at William Barkwell! He couldn't see a nickel in anyone else's hand without laying an effective scheme to get it. He did it as naturally as breathing or eating. Not a dishonest scheme, either, but just an easy natural transfer from the other person to William. Barkwell's Bitters was successful beyond all reason. Ah, William was a genius!

In his perplexity and dire confusion of need and desire, Mr. Thompson made a violent statement.

"I'd just as soon be bald as William," he told himself, "if I could make money as easily as he does."

And when one considers the great and overweening joy Mr. Thompson was feeling in his new-growing locks, the seriousness of his straits can be measured by this speech.

Of course, there was a certain pleasure in imagining what he would do when the income of the fourteen millions was definitely allied to him. He did not picture any vulgar display, any ostentatious extravagance. A town house in the East Sixties or Seventies, a modest country estate somewhere near Emmeline's and slightly removed from the Frank Somersets'; two or, at the most, three cars; a few good horses; a stall box for the opera; and himself dabbling quietly in the sedate old philanthropies he loved—hospitals for children, homes for aged gentlefolk, that sort of thing. And he would give dinners—such delicious smart little dinners—he even planned a few sample menus. One thing he would insist on was that his wife should have the best cook in New York, no matter what it cost. His wife—there was the rub! He could not, for the life of him he could not picture Mary Somerset as Mrs. Thompson, or fit her into the picture at his supposititious table, or at his side listening to Jeritza.

He was certain that she liked him, and that she would be quite ready to say yes whenever he chose to toss the handkerchief to her. But when should he do it? Emmeline thought it advisable that he should speak the irrevocable words before she started on her scheduled trip abroad. But as the day for departure drew near, Mr. Thompson's sensitive soul balked.

"I think you're very foolish, Arthur," argued his sister. "You really might have a late-summer wedding and go with her. It's been several years since you were over."

"Ten, to be exact. But, Emmeline, I don't agree with you. She's planned this trip with her nieces, they're only going to Paris for a clothes orgy, and I would be out of the picture. Better to let her go and, on her return—at the beginning of the season. Then, next winter, a leisurely trip to the Riviera, Morocco, possibly on into Egypt and India, and back by the Orient. Doing it properly, you know."

"Yes, but aren't you going to say anything—give her some intimation before she starts?" Emmeline was persistent.

"I certainly am," promised Mr. Thompson. And then he ventured to call his sister's attention to Joseph's great achievement. "Emmeline," he said, with lowered voice, "Emmeline, have you noticed—my hair?"

Mrs. Barkwell stared, smiled.

"Arthur, I hadn't noticed before; but it's really ever so much thicker. It's beginning to look as it used to. What have you been doing?"

He told her of Joseph's tonic, its use, its results. She listened thoughtfully.

"William might be interested in that," she murmured. Then, flatteringly, "Get Joseph to give my maid a bottle, Arthur dear. I'd like to try it myself."

Mr. Thompson was glad to have escaped from Emmeline's insistence about Mary Somerset at the price of a bottle of tonic. But even as he left her he realized that he had made a promise, and with Mr. Thompson a promise was a matter of punctilio. He had promised that he would say something to Mary Somerset before she sailed. He had many things to say, naturally, but they were mostly in the line of all his former teachings. He gave her strict directions about the sort of clothes she must select in Paris. He warned her against vulgar overtipping. He urged her when in doubt of what to do to be silent and observant, and let the others do the talking and point the way. He stiffened her naturally yielding and feather-bed nature to be firm as to her own rights.

"Your nieces must think of you, not you for them. Make it clear to them," he urged.

"They're ever so much better than they used to be," said Mary. "They're much more respectful; they pay more attention to what I say than they do to their mother. It's my looks and my clothes and the way you've taught me to be sure of myself. Oh, how I scolded Flo the other day when I found out how mean she was treating her poor maid, and she took it like a lamb. I can't bear anyone to be hateful to servants, Mr. Thompson."

"Quite right," said Mr. Thompson. "Decent people are first of all decent to their servants. Kindness and thoughtfulness go farther than money, I assure you. On the other hand, you should insist on getting the service you need. You'll be more respected if you do."

"You say it so beautifully," beamed Mary Somerset. "Dear Mr. Thompson, how I shall miss you."

This was the obvious moment for the saying something. Mr. Thompson did his duty.

"I shall miss you too," he said. "I'm glad this will be such a short trip. And when you return—when you return, I hope we may continue our friendship, perhaps, if you are kind—on a different basis. But there," he added hastily, seeing a coming-on gleam in her eye, "we'll talk about that when you return. I know you'll have a delightful voyage. And you'll write me, won't you? For I shall certainly be writing to you."

"I'd love to, if you really want my scrawls."

"I really do," said Mr. Thompson, and put a world of meaning in his tone.

He was proud of her when he went down to the liner to see her off. Thirty-five pounds lighter, noticeably well-dressed in a brown kasha touched with Paisley, with a furred cape and a close, clever, three-cornered hat, and no jewels. Miss Mary Somerset was quite worth while looking at. She was gay and excited. Mr. Thompson had ordered gifts—books, a box of cakes and fruit, bottled coffee from Sherry's, a corsage of orchids. He felt he could afford all these because of the money saved during his summer at Emmeline's, and because, also, of the short time before he would possess Mary and the fourteen. At the last moment he was absolutely sentimental, shot through with a real pang at having her leave him.

"Dear Mary," he said—he had never called her Mary before—"don't forget me. And you will write? I shall think of you all the time."

"Why, Mr. Thompson, you dear thing!" was all that Mary Somerset could say in reply; but she gripped his hand and he knew that she wouldn't have minded in the least if he had kissed her.

He watched the ship sail away and waved his handkerchief. He was surprised to find how attached he was to her. Nevertheless, it was a relief to have her gone, to be his own master; to let go, for a while, the secret intensity of purpose that had carried him so far with her, but which it required constant effort to maintain. Mr. Thompson felt his spirit relax and go free.

He would stay in town tonight—yes, and hereafter. He had been long enough at Emmeline's. He was sick and tired of that infernal maple, he told himself, with its garish yellow shine. He longed for his dark old walnut and mahogany, his dull walls, his easy-slippered comfort. Joseph, telephoned for, would come in at once with his luggage. And Mr. Thompson would go and dine alone at his favorite restaurant; he would come home on foot through the deserted summer city streets; he would put on his oldest, shabbiest dressing gown and slippers; he would read a little Tennyson, and he would—oh, by George, he would have a perfectly gorgeous time, without a care or a responsibility in the whole world! Tonight and tomorrow, and for a month of tomorrows thereafter. He'd earned it. He took off his hat and ran his fingers caressingly through his soft new-growing hair. He was happy.

And for the ensuing ten days he was happy—happy with the tinge of autumnal mournfulness, just a blue haze of regret that lent a value to the glories which were to come so soon. He read his old books, he fingered his poor little collection of snuff bottles—he would soon be collecting priceless treasures of *chinoiserie*; he looked at his old New York prints—they would have no place in his new mansion. And with a slow and gallant tenderness he took from its frame the faded photograph of Margaret Renshaw in her big-sleeved, lace-berthaed debutante's dress, and packed it securely in a box with withered white-rose petals and an abundance of crumpled tissue paper. He marked it, "To be destroyed unopened after my death," and sealed it with silver wax. Heavens, how heroic he felt while he was doing it!

On the morning of the twelfth day after Mary Somerset's departure he might reasonably expect a transatlantic letter. He rather brisked up at the thought and rose a little early. Joseph always put his mail and his paper on the breakfast table. There it was, on top, in her unmistakable formless hand; as he looked at the address Mr. Thompson realized that he'd have to stress handwriting to Mary. But he was glad to get the letter, and broke it open even before he had tasted his coffee. It was not very long:

S. S. GIGANTIC, August 15.

My dear, dear friend: I hardly know how to begin to tell you about this wonderful voyage. The weather has been fine and the water as smooth as a millpond, and none of us has been sick. ["I suppose she will always be a bromide," mused Mr. Thompson, frowning over her metaphor.]

I have made some of the loveliest friends—I never saw such a nice crowd of people. And, oh, Mr. Thompson, here is the wonderful news! One of the people at our table, and he sat right by me, was Sir Eric Rodney Basingham Stokeley, of Stokeley Manor, Herts., and we naturally talked to each other, and he became very attentive, and devoted himself to giving me a glorious time, and the upshot of it is that we have discovered that we are absolutely made for each other, and we are going to be married as soon as we can get to London and can make the necessary arrangements. Isn't that just too thrilling?

He is very fond of sports and walks a great deal and plays tennis and rides, and I can keep up with him in all those things; and his house is a huge old brick castle built in Queen Elizabeth's time, and full of secret passages, and all hung over with ivy, and a moat around it. He showed me its pictures. It has about fifty rooms. Of course it hasn't any bathrooms, but we can soon remedy that. Sir Eric hasn't any money, but he has a noble nature and two bullet wounds from the war.

Oh, Mr. Thompson, I am so happy! I will be called Lady Stokeley and will be presented at court. Sir Eric is very tall and handsome, in that red-faced, high-boned, toothy English way, and he admires me and makes the prettiest speeches! I know I owe all this to you. If you had not helped me so much this summer he would never have looked at me, for he hates fat women—he told me so. I wish I could begin to tell you all that this means to me, or how grateful I am to you for all you did for me. Nobody ever had such a grand, unselfish, untiring, true friend as you have been to me. Sir Eric and I hope you will come and visit us this autumn for the shooting.

Again, my thanks for your kind efforts. I shall always be your attached and grateful friend. MARY SOMERSET.

P. S. I am going to have an emerald engagement ring that belonged to one of his lady ancestors, who was no better than she should be, for this was given to her by Charles Second.

P. S. No. 2. Flo and Maudie are so impressed and just pleased to death about it. Oh, I never dreamed I could be so happy! M. S.

For a long time Mr. Thompson sat staring at this letter with eyes that saw not and a mentality that did not grasp its full import. Now and then his lips moved slightly. "Sir Eric hasn't any money, but he has a noble nature and two bullet wounds." "He hates fat women." "An unselfish, untiring, true friend." "Come and visit us." "Thanks for your kind efforts." "Thanks for your kind efforts." "Thanks for your kind efforts." This last he repeated as a devoted Couéist might tell his beads of self-deception. "With thanks for your kind efforts—your kind efforts ——"

A man who has been struck over the head with a piece of lead pipe and drops inert is said to feel no pain—at first. So with Mr. Thompson. He had had fourteen millions in his grasp and had not held onto it. What folly, what unspeakable criminal carelessness! What would Emmeline say? He simply sat there, stunned, helpless. His coffee and toast were getting cold. He did not heed them. He saw nothing, knew nothing, save "Thanks for your kind efforts."

But presently, dimly, as if from some great distance, he was aware that Joseph had entered the room, and contrary to his usual respectful deference was speaking loudly, excitedly, urgently. With a supreme effort Mr. Thompson roused himself and focused his drowning consciousness on Joseph's voice.

"—— and Mr. Barkwell says, Mr. Thompson, that there's a fortune in it, and he'll buy the formula and give me a royalty on every bottle sold; but what I want to ask, Mr. Thompson, sir, if you would kindly accept a half share, and act as my business representative; for I am not a business man, Mr. Thompson, and never was, and would feel unable to cope with Mr. Barkwell, because I am more on the scientific side, sir; and if you would kindly accept and would not consider yourself demeaned to be associated with me, sir, and I would never presume on it, sir, I do assure you ——"

Mr. Thompson raised a feeble, restraining hand.

"Joseph, what—what are you talking about?"

"The tonic, Mr. Thompson—my tonic that made your hair grow out so, and it's made Mrs. Barkwell's hair grow, too, sir; and if you would accept a half share, Mr. Thompson; and Mr. Barkwell says there's a fortune in it, sir ——"

Dimly he comprehended, and a great airy wave of resolution bore him up, up to a rose-colored blissful height of rapture. He saw with clear eyes. He had escaped marriage. He did not need to kiss Mary Somerset—ever—oh, thank God for that! Yet he had escaped the cold claws of poverty. If Mr. William Barkwell said there was a fortune in Joseph's hair tonic, it was true. Mr. Thompson poured himself a cup of coffee and took a deep stimulating draught. He spoke without the slightest tremor in his well-modulated voice.

"Certainly, Joseph, I will act as your representative, on the proper business basis. We will discuss it after breakfast. Just now I want you to hurry off a cablegram for me."

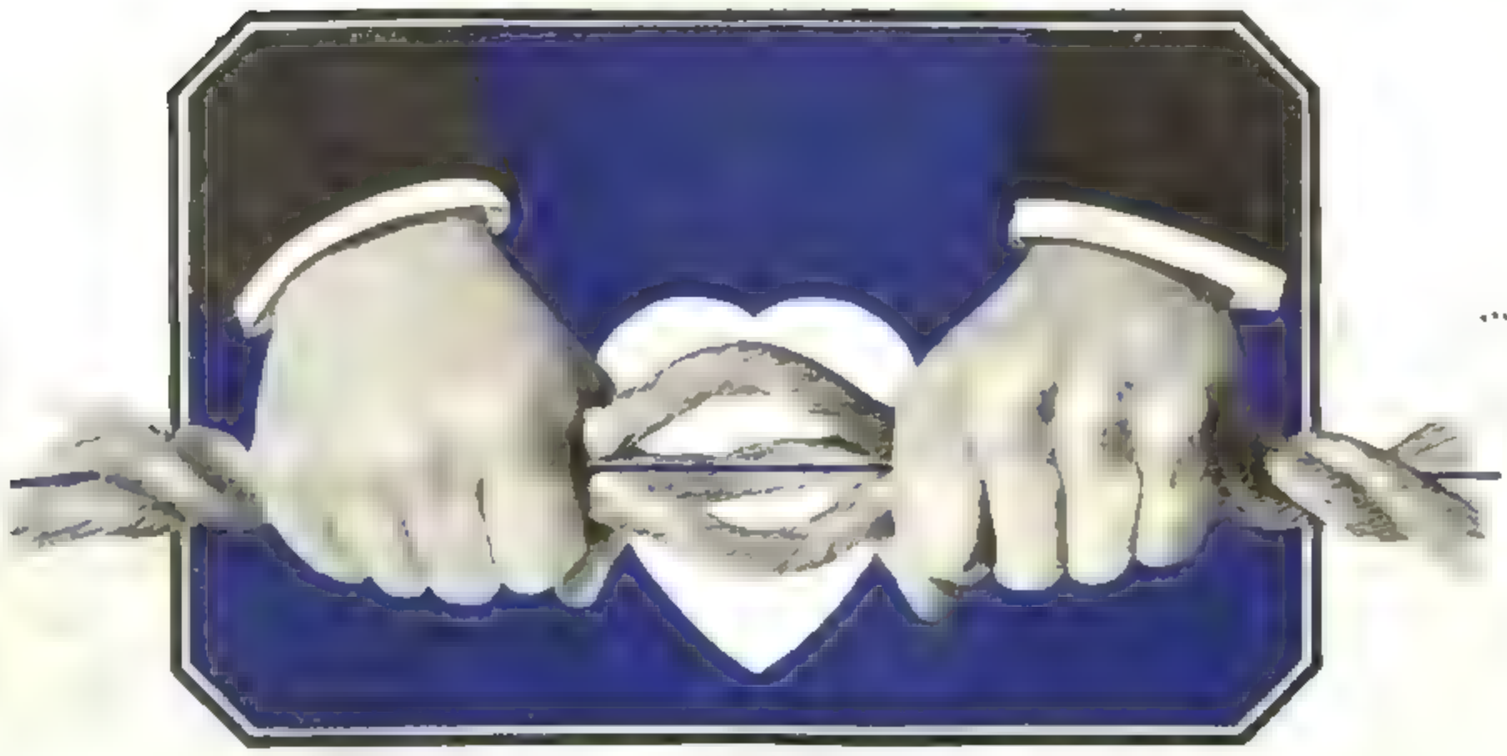
He took another drink of coffee and reached for a pencil. Without hesitation he wrote:

MISS MARY SOMERSET,
THE SAVOY, LONDON.

Don't thank me for my efforts. It was all your own charming personality. Sir Eric is a supremely lucky man. My heartfelt felicitations go to you both and my best wishes. Believe me I am more than happy in your happiness.

Mr. Thompson flung a twenty-dollar bill on the paper and gave it to Joseph. He ran his hands through his flourishing hair and smiled as a conqueror.

"Send it," he said, as Lorenzo the Magnificent might have spoken, "and damn the expense!"



Untwist the strands—the "Blue Heart" shows. Our pledge of high grade pure manila fibre, skilled workmanship, and strength you can depend upon

Men ask no questions of this rope

Everywhere the "Blue Heart" trade-mark is depended upon *as a* pledge *of unfailing strength and service*

THOSE who daily trust their lives to H. & A. "Blue Heart" Manila Rope do so entirely *on faith*.

Very seldom is it possible for them to subject it to breaking strength tests or other preliminary proofs of sturdiness.

Yet they are bothered by no doubts. For them the thin blue thread which runs between the strands of this rope is perfect assurance of strength they can *depend upon*.

We know of no more striking instance of complete and implicit reliance upon a trade mark as a pledge of faith.

What the "Blue Heart" signifies

The "Blue Heart" marker means:

(1) That the rope is genuine H. & A. "Blue Heart" Manila Rope—spun from high grade pure selected manila fibre.

(2) That it is spun by rope makers of the highest skill, possessed of the accumulated experience of more than half a century.

(3) That, in any size, on any job, it will deliver without fail the strength you have a right to expect.

In addition to its great strength, you get a rope that will outwear the ordinary kind. One that, throughout its long term of service, will resist water and weather. And a rope laid so that it is very pliable and easy to work with, even in very large sizes.

Buy rope scientifically. Know what you are getting. Look for the "Blue Heart" trade mark that assures you of dependable rope value.

A rope for every purpose

Where manila rope is not required and a high grade sisal rope is wanted, use the best —H. & A. "Red Heart" Sisal Rope, spun from selected sisal fibre by the same skilled rope makers.

Whatever may be your need, you will find an H. & A. brand of cordage that will exactly meet your requirements. Ask for it at hardware stores, farm implement stores, builders' supply dealers', mill and mine supply concerns. Our full line of Oil Well Cordage is distributed through regular representatives in the oil and gas fields.

We also manufacture a complete line of the following items:

Fine and coarse commercial twines of jute and hemp
Hard and soft fibre balings

Clotheslines	Lath yarn
Tarred twines	Packing and Oakum
H. & A. "Star Brand" Binder Twine	

GUARANTEE!

H. & A. "Blue Heart" Manila Rope is guaranteed to equal in yardage and exceed in tensile strength the specifications of the U. S. Government Bureau of Standards. Any H. & A. "Blue Heart" Manila Rope found to be not as represented will be replaced.

THE HOOVEN & ALLISON COMPANY
"Spinners of fine cordage since 1869"
XENIA, OHIO

H&A

H&A "Blue Heart" Manila Rope

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PALM

3,000 Years Old

Centuries ago the ancient Egyptians discovered that the use of palm and olive oils as cleansers would keep their skin smooth and soft in one of the hottest, driest countries in the world. Flagons of palm and olive oils equipped the sumptuous marble bath of Cleopatra. They were used by Greek and Roman matrons.

The crude combination of these bygone days was the first Palmolive the world knew. It was the inspiration for the scientific, modern blend which is known the world over.

Palm and olive oils not only impart their mild cosmetic qualities to Palmolive Soap, but also give it their own rich color. The attractive, mossy Palmolive green is nature's own, just as in grass and foliage.

Volume and efficiency produce 25c quality for

10c

PALMOLIVE

Palm and olive oils—nothing else—give nature's green color to Palmolive Soap.

© 1923 The Palmolive Co.

OLIVE

Certainly—

Your own mild Palmolive

is the ideal soap for your baby

The quality which makes Palmolive the beautifying cleanser which keeps your complexion fresh and smooth also makes it the perfect baby soap. The mildness which makes the profuse, creamy lather lotion-like in its effect keeps the tender skin of infancy soft and comfortable.

If you could find milder, purer soap to use for baby, you should adopt it as your own facial soap. But, search where you may, milder, purer soap cannot be found. If it could be made, we would make it.

But, until nature herself produces finer soap ingredients than palm and olive oils this can't be done. Nothing better has been found in 3,000 years.

Your beautifier—Baby's comfort

Millions of women have learned that the secret of a fresh, blooming, flawless complexion is daily cleansing with Palmolive Soap. They know from experience that the lotion-like lather cleanses without a trace of irritation, removing the deposits of dirt, oil and perspiration which must be washed away.

They know that to neglect this daily cleansing results in clogging, and that such clogging means enlarged pores, blackheads, blotches and general skin disfigurement. And that, while harsh methods injure the delicate skin texture, Palmolive leaves it soothed and refreshed.

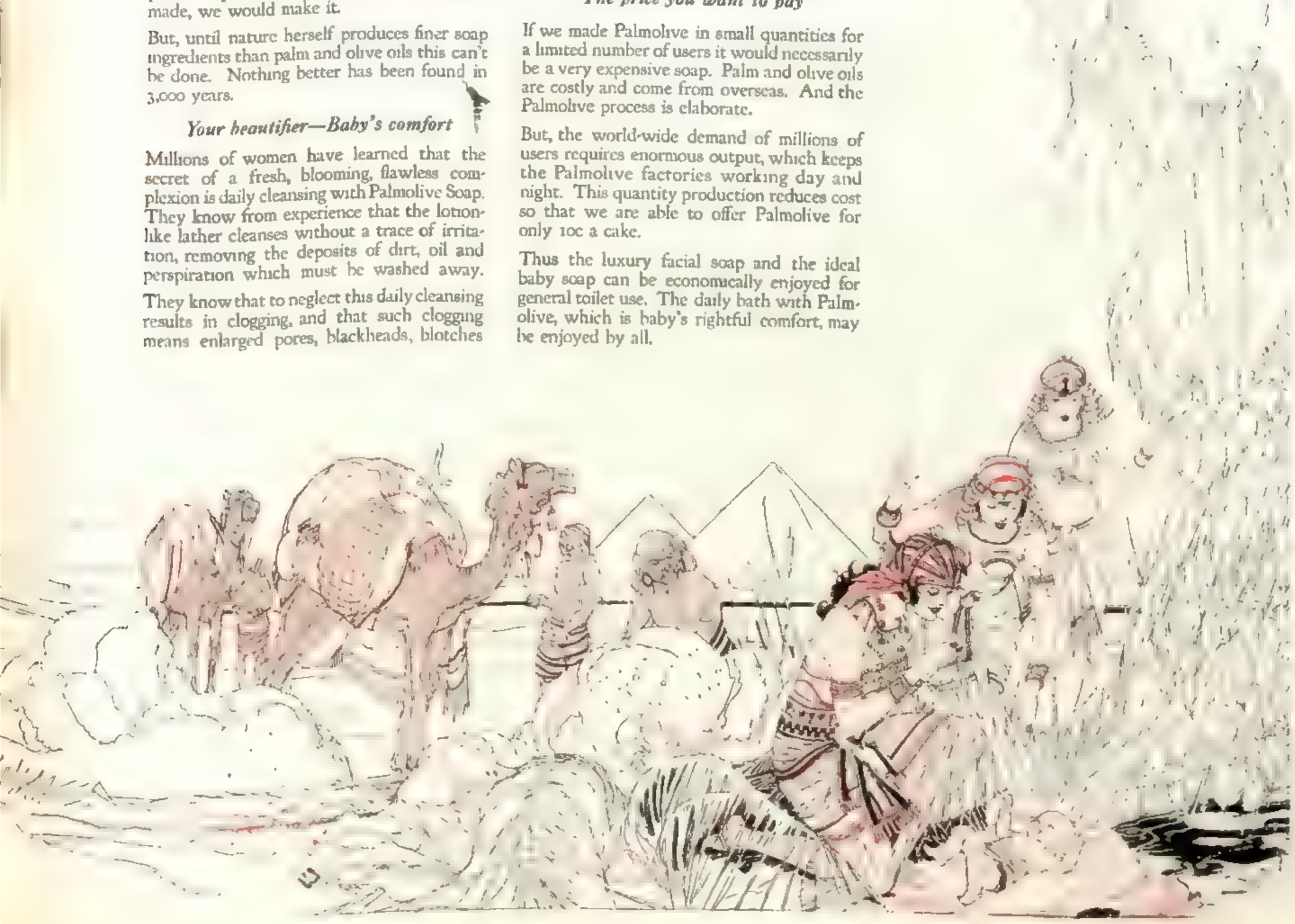
Thus women of mature years keep that schoolgirl complexion long after girlhood days have passed. Thus their own experience has taught them what soap to use for their babies and made Palmolive the most popular baby soap.

The price you want to pay

If we made Palmolive in small quantities for a limited number of users it would necessarily be a very expensive soap. Palm and olive oils are costly and come from overseas. And the Palmolive process is elaborate.

But, the world-wide demand of millions of users requires enormous output, which keeps the Palmolive factories working day and night. This quantity production reduces cost so that we are able to offer Palmolive for only 10c a cake.

Thus the luxury facial soap and the ideal baby soap can be economically enjoyed for general toilet use. The daily bath with Palmolive, which is baby's rightful comfort, may be enjoyed by all.



Electric Scrubbing!

in the new Atlantic Building *Philadelphia*

This modern office building does not lease simply "floor space." It offers tenants CLEAN FLOOR space. Like hundreds of other progressive office buildings throughout the country, it assures greater cleanliness under foot by using the FINNELL *System of Electric Scrubbing*.

Factories attract and hold workmen more readily, and operate more profitably when floors are *clean*.

Stores, hotels, restaurants—hundreds of them—have proved that

CLEAN FLOORS *Reflect Clean Business*

Hand-and-knee scrubbing never produced CLEAN FLOORS at a low cost. Not until *electricity* was *applied* was scrubbing done efficiently and economically.

The FINNELL System pioneered the way. It is not an experiment. Its worth is proved by more than four thousand users.

A FINNELL Scrubber has from 5 to 8 times the brush surface of the single brush used by hand. It exerts 20 to 30 times the force and covers 10 to 20 times as much floor space per hour as the strongest man.

There is a right size for any business, whether it be a one-room restaurant, a multiple-story building or a ten-acre factory.

FINNELL SYSTEM *of* ELECTRIC SCRUBBING

Check the kind of building or business you are interested in

Department Store	Factories	Schools
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Clubs	Restaurants	of large
Colleges	Retail Stores	floor space

For free booklet, "Electrical Scrubbing," and full information on the FINNELL SYSTEM, clip above list, attach to your letterhead and mail to address below.

AMERICAN SCRUBBING EQUIPMENT SALES CO.
107 N. Collier St., Hannibal, Mo.

THE TRAGEDIES OF MR. PIP

Continued from Page 13

She cast a piteous, pleading look up at Mr. Pip.

Mr. Pip continued to lead her away, but he said savagely over his shoulder to the park keeper, "If you think you're going to keep us here catching our deaths of cold for the rest of the day you're wrong."

"She gives me 'er nime and address or I calls the perlice," the stubborn park keeper almost howled.

Mr. Pip ground his teeth; then a happy thought came to him. Evidently, from his appearance, the park keeper was no judge either of names or of addresses. He snarled, "Her name is Pip—er—er—Isabel Pip, and she lives at 32 Devonshire Square."

The park keeper, whose qualifications as a perambulating scribe were poor, wrote them down with difficulty, for Mr. Pip was increasing his pace.

Then, with his insatiable curiosity, he asked, "Wot's yourn?"

"The same," said Mr. Pip, still quickening his pace so that the half-drowned and newly christened girl was now trotting.

Sated, the park keeper stopped and most of the general public stopped with him.

The exercise seemed to be doing the girl's cough good. But no one, even in a passionate mood, can safely drink the waters of the Serpentine as largely as she had done, for even in the depths of winter they are not free from bathers; and she sneezed—twice.

Then she said, "Could you led me a dabberchief?"

Mr. Pip gathered that this was her Serpentine way of saying handkerchief, and loosing her, he took from his jacket pocket the new silk handkerchief that matched his tie and his socks and gave it to her. She blew her nose; he gripped her arm and started her again. She came, wiping her face. It seemed to make her happier, or, at any rate, clearer in the voice.

She said in a tone of interest, "I didn't know you knew me."

"I didn't," said Mr. Pip.

He was thus curt because at the moment his temper was ruffled. Not to put too fine a point upon it, he was in a raging but cold fury.

The trouserings of Alexander the Great were clinging to his legs. The sad, sure knowledge that they would never be the same again had infuriated him.

"But you told that fussy old park keeper that it was Pip, and it is Pip," said the girl.

Evidently she had not been so newly christened after all.

Mr. Pip looked down at her with a little more interest. She had cleared her face of the plastering strands of hair, and it recalled to his mind the fact that before she had had so much of the Serpentine about her she had been a person of distinguished beauty.

He said in a tone of not utter indifference, but nevertheless through clenched teeth, "It is, is it?"

"Yes; but what made you think it was Isabel?"

"I didn't," said Mr. Pip. "I had to tell the blighter something to shut him up and get away."

"It isn't Isabel," she said in the tone of one who will say more if pressed.

Mr. Pip said nothing. The girl, still trotting, looked up at him. At the moment he did not appear to have anything in the nature of a sympathetic face. He was looking straight in front of him at the roofs of the houses in the Bayswater Road, and his chin was sticking out and his lips were firmly set.

"It's worse," she said, mournfully confidential. "It's Sarah Ann—one of those family names."

Mr. Pip did not thank her for the information. He said nothing. His mind was in a raging turmoil. Then there came to the top of it a question, Why had this creature burst so tragically into his life?

He said, "Why on earth did you throw yourself into the Serpentine?"

"It was the nearest place to throw myself into," she said simply.

Mr. Pip wished that she had lived nearer the Thames. He never walked on the Embankment. Someone else would have rescued her.

He said, "What did you do it for?"

The girl's eyes flashed as she exclaimed, "Anybody would!"

"They would not," said Mr. Pip in the tone of a man firmly enunciating a self-evident proposition.

"Anyone who was treated as I was—thwarted—ground down!" she explained in a tone of the warmest indignation.

Mr. Pip looked down at her. He did not believe that she had been ground down. She had none of the haggard meagerness of the ground down and she looked quite healthy. The ground down do not look like that. He sniffed—not much, just a little. He did not often express doubt in this rather vulgar fashion; but on this occasion he did.

"I tell you I was!" exclaimed the girl; and the fury was again gathering in her eyes. "I was denied the dearest wish of my heart! You don't know what it is to have a horrible uncle—and an aunt!"

Mr. Pip's quick mind ran through the list of his uncles and his aunts, all but one defunct. No: they could none of them have been called horrible—except perhaps some of them, the aunts, to domestics. He had nothing to say on the subject. He said nothing. The trouserings of Alexander the Great again thrust to the front and became of paramount importance.

They came out of the Gardens into the Bayswater Road. An empty taxi was coming towards them. Sarah Ann Pyppe scowled at this unsympathetic young man.

Then she said, "Please tell the driver, 13 Mount Street."

"Right," said Mr. Pip. The trouserings of Alexander the Great slipped for a moment into the background of his mind. Another question came to the front of it. He said, "Do you spell your name with three P's or two?"

"Three—P-y-p-p-e"

"Thank God!" said Mr. Pip devoutly but cryptically. "Pipe"

"No, Pip," said the girl shortly.

As he put her into the taxi he was looking greatly relieved. He shut the door and told the driver her address.

She leaned to the window and said, "And you live at 32 Devonshire Square. Uncle will want to thank you, and so will my aunt."

"There or thereabouts," said Mr. Pip, raising his hat.

The taxi started. The girl called from the window, "What's your initial?"

"Z," said Mr. Pip.

A natural defensive instinct prompted him to let the acquaintance drop. The taxi drove off.

Mr. Pip ground his teeth with a thoroughness that would wear them out if he were compelled to do so often. Then he set off briskly to the nearest bus stop. Reaching it, he climbed onto a bus, and still carrying his coat and waistcoat away from him, was borne to Notting Hill Gate. He walked briskly to 19 Gore Street.

Gloomily he took off the trouserings of Alexander the Great, hung them over a chair, surveyed them more gloomily. He had been right. They would never be the same again. In a bitterer gloom he got into dry clothes—old clothes. He hung the new tie over the bed rail. He had known it; it would never be the same again. With a sudden, sharp cry he slapped his thigh.

Sarah Ann Pyppe had got away with his new silk handkerchief, the handkerchief that matched his tie and socks!

II

FOR Charles Edward Pip the ninth of June was a great day—not so much because Blue Jester won the Manchester Cup at twenty to one as because he had backed him to do so, on the suggestion of a sporting friend, for the sum of five shillings.

There are few people in the world to whom a fiver is not a fiver, and Mr. Pip was not one of these. This fiver came at a singularly fortunate time. It enabled him to restore his damaged wardrobe, to have set in hand at once by that popular tailor, Alexander the Great, a pair of trousers to replace those which had been robbed of their elegance by the waters of the Serpentine into which he had dived to rescue a young person of distinguished beauty and of the name of Sarah Ann Pyppe. It also enabled him to indulge himself with a luxury he had long craved, a silk hat of Mr. Henry Heath.

On the Monday he paid for the completed trousers and brought them away with him. Then sloping slowly, like Orion, to the west he paused at the Burlington Arcade to purchase a tie in the place of the one which the waters of the Serpentine had ruined, and a silk handkerchief to match that tie and the socks he would wear with it, in the place of the silk handkerchief which the said Sarah Ann Pyppe had carried away with her. Then he came to the shop of Mr. Henry Heath and with infinite care chose and purchased the silk hat.

With the elation of a conquerer loaded with the spoils of looted cities, he returned to his lodging, a bed-sitting-room, at 19 Gore Street, Notting Hill Gate. He unpacked his spoil. He took the trousers from their brown paper and hung them over a chair; he took the tie from its white paper and hung it beside the trousers. Then he took his chief treasure from its cardboard box, set it in a good light and gloated over its exquisite shape and its black and shining beauty. To him it seemed a finer and more impressive sight than the Albert Memorial.

His wardrobe was, till envious time should blight the garments which composed it, now complete. He would, for at least the next two months, move about the world by day or night a well-groomed English gentleman.

As he ate his simple tea of a sausage roll and bread and jam, he found himself divided in his swift mind. Should he array himself in his new suit, the undamaged coat and waistcoat of which had been lying unused in a drawer till he should have saved up the money to replace the tarnished trousers? Should he go forth later in evening dress and the silk hat of Henry Heath and dance and sup at the Blue Moon? To go forth in his new suit would cost little or nothing unless romance should come his way. But at the moment the matter of expense did not weigh with him. There was more than a sovereign left of the five pounds with which Blue Jester and Fortune had presented him.

He would go forth in the silk hat of Mr. Henry Heath and dance and sup at the Blue Moon. So true it is that money that comes easily goes easily.

He lit a cigarette and settled down in the shabby easy-chair to read a novel by Joseph Conrad entitled Victory. He belonged to the culture circle of the Notting Hill Polytechnic, which at the time was concentrating on Mr. Conrad. He found this book the most pleasant cultural task that circle had as yet enjoined on him, though he preferred works in which the action was brisker and most of it performed by a well-groomed English gentleman like Bulldog Drummond.

At a quarter to nine he got into his carefully cherished evening dress, put the change of the fiver, plus the five shillings he had staked, into his pocket, then placed the masterpiece of Mr. Henry Heath on his head and surveyed it in the mirror, which was just large enough to hold it comfortably. It was a beautiful thing.

He did not go straight to the Blue Moon. He made a circuit down Park Lane, up Piccadilly, and then up Regent Street, in order that as many people as possible might enjoy the masterpiece of Mr. Henry Heath. A number of people seemed to gaze at it, or at him, with approving eyes. With his clear-skinned, tanned face, blue eyes, high-arched nose, and tall, slim, lightly moving figure, he certainly looked the part he loved to play. He reached the Blue Moon at three minutes to ten and left his hat in the cloakroom with no little reluctance. It could not, of course, be worn in the ballroom; but he felt that it might very well have been set on a small table to gladden connoisseurs.

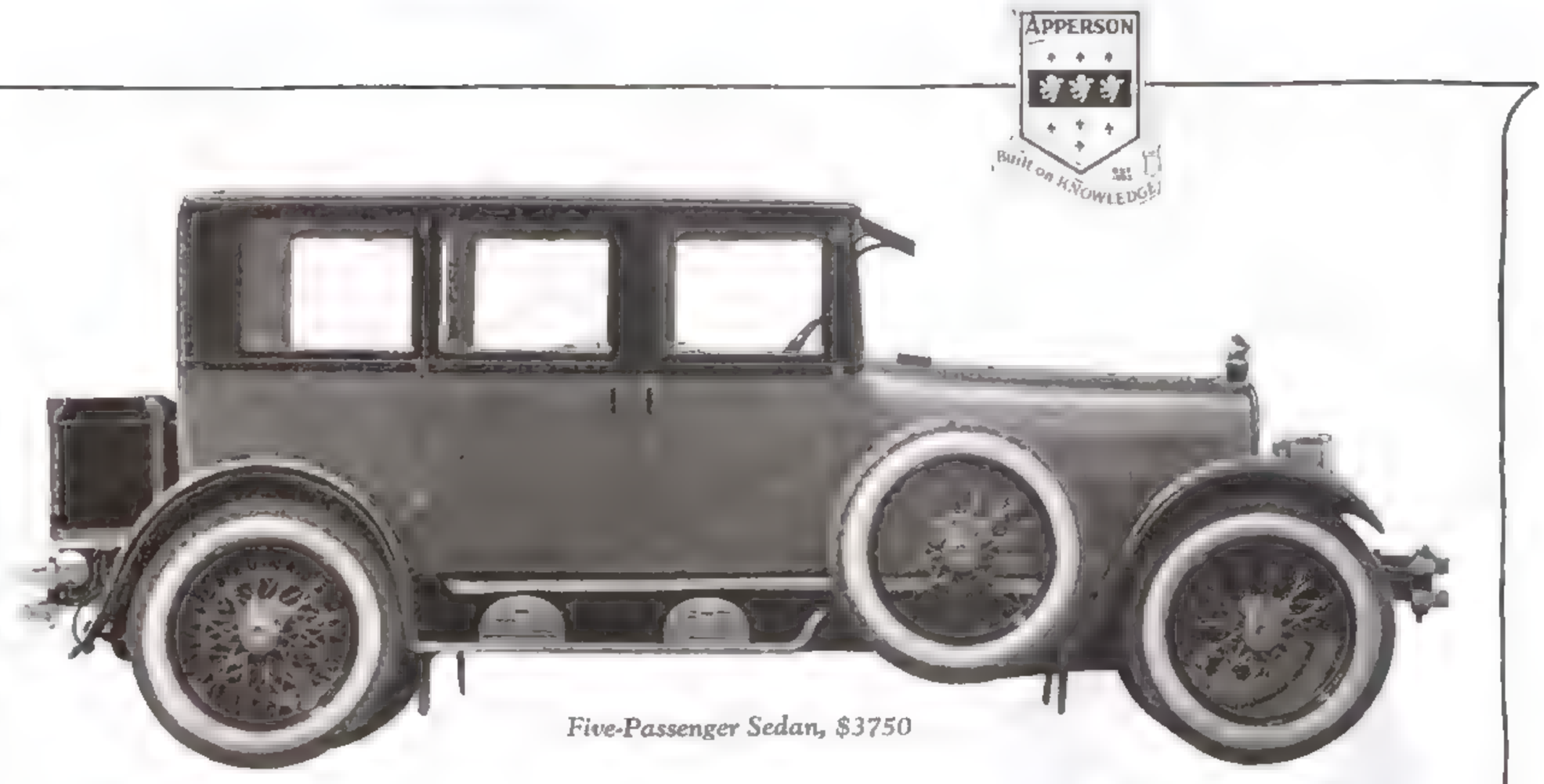
He could not help a slight qualm as he paid twelve and sixpence for his ticket. But after all it included a supper, which he found not only succulent but also uncommonly delectable. Till that supper at half past eleven, as he knew, the room would be fairly empty and the dancing would be excellent. The Blue Moon did not grow really bright till midnight, and it reached its brightest at about the time the yellow one was retiring for the day. Charles Edward had been brought to it twice recently by a young business man of the name of Bullamy, who supped there nearly every evening.

Bullamy had not yet arrived; but Charles Edward found two girls with whom he had danced the last time he had been there, and he settled down to enjoy the evening, dancing with them in turn. Both of them danced well, but not quite well enough for

(*Continued on Page 77*)

"Say, Doc, don't you think you've had your money's worth out of that old cripple?"
"Well, Tom, I promised myself a new car when this set of tires wore out but blamed if it don't look like they'd last forever."

KELLY-SPRINGFIELD Cords will not last forever but they will come as near it as any tire ever made. In addition they will give you service practically free from tire trouble, assure you safety from skidding on nearly any kind of road in any kind of weather and increase the pleasure of your motoring 100 per cent. It costs *no more* to buy a Kelly.



Five-Passenger Sedan, $3750

THE LUXURY OF THIS APPERSON EIGHT

The C-H Pre-Selecting Mechanical Gear-Shift is also standard equipment on the new Apperson Six—a car which is as finely engineered and scientifically built as the famous Apperson Eight. The Apperson Six is obtainable in two models—the five-passenger Phaeton and the five-passenger Sedan

TO THOSE WHO BUY a motor car for something other than just a means of transportation from one place to another, the supreme luxury of this Apperson Eight is irresistible.

Its open door offers the same hospitality, the relaxed comfort and refined atmosphere you extend guests in your own home.

The owner of this Apperson is confident that her gentility is adequately reflected in her motor car just as surely as it is reflected in the selection of her friends.

She never feels called upon to offer any apology for her Apperson. It is, at all times, expressive of her position.

Best of all, this superb car is instantly responsive to her effortless guidance with an unobtrusive performance which is the outgrowth of Apperson's thirty years of correct engineering and precise manufacturing.

She is always in absolute command of the great seventy horsepower motor and the C-H Pre-Selecting Mechanical Gear-Shift enables her to drive with greater ease, safety and comfort, and with a more profound confidence in her ability to drive anywhere at any time.

By and large, she is proud of her Apperson and appreciative of its parentage of fine engineering mated with high ideals. She realizes that the most consummate engineering has produced no finer car than her

—luxurious APPERSON EIGHT.

APPERSON

Built on KNOWLEDGE

APPERSON BROS. AUTOMOBILE CO., KOKOMO, IND.

(Continued from Page 74)

him. He danced very well indeed. Then, as he had been hoping, Bullamy arrived, as usual, with two girls. He had made the acquaintance of Mr. Pip in the way of business. A junior partner in an important firm of decorators, he had been called upon to decorate a room in the Chinese fashion in the house of a millionaire. Mr. Pip, who had been working for Messrs. Walton and Woodberry, Oriental importers, for four years, had been useful to him in this matter. He had been able to tell him where to procure Chinese objects of art which Messrs. Walton and Woodberry were unable to supply. Bullamy had been grateful, and, since he was leading the life, had twice invited Mr. Pip to dance and sup at the Blue Moon.

Tonight, having two girls with him and desiring to spend the gay hours with only one of them, he sprang joyfully upon Mr. Pip, pressed the other upon him and invited him to sup with them. Charles Edward accepted the girl and the invitation. The fact that Bullamy would pay for the wine at supper was agreeable to him. To a well-groomed English gentleman whose salary is three pounds a week and who does not back a twenty-to-one chance regularly, the wine at the Blue Moon is expensive. Also he had danced with the girl, Miss Enid Taylor, most of the last evening he had spent at the Blue Moon, and found her an excellent dancer and an agreeable companion. He began to enjoy himself exceedingly.

At supper they were a cheerful party. Charles Edward had just brushed from his mind the unpleasant thought that he must dance no more than three more dances, for it was a good walk home and he must have six hours' sleep to fit him to discharge his duties next day, when there entered a couple who to his fastidious eye were more definitely it than anyone else in the room. The young man's evening dress drew from him a tribute of envy; the frock of the girl had been built by an artist every whit as great in that sphere as Mr. Henry Heath in his. As his eyes rose from the frock to the face of its wearer he recognized Sarah Ann Pyppe.

Immediately on the recognition there ensued a curious feeling of disquiet. It was accompanied by a slight stiffening of his form and features. He averted his eyes from her quickly. Though his acquaintance with her had been confined to extracting her from the depths of the Serpentine and accompanying her at a brisk pace to a taxi in the Bayswater Road, he was not eager to extend it.

It was a matter of the association of ideas. In his mind she would be forever connected with the spoiling of the trouserings of Alexander the Great.

Then Bullamy somewhat tactlessly observed, "What a peacherino!"

The lady to whom he was devoting himself at once gave Sarah Ann Pyppe her hostile attention. She said that she could not see that she was anything to write home about.

"What do you think, Charles?" said Bullamy.

"I've got everything to look at I want—here," said Mr. Pip tactfully and gallantly.

"Looks to me as if she'd been drinking with that color," said Bullamy's friend.

Then, her attention perhaps drawn to their table by all these eyes fixed on her, Sarah Ann Pyppe recognized Charles Edward. She leaned forward, and her big eyes opened wider as they made sure that it was he.

"It is," she said to the stout young exquisite who had brought her. "It's my preserver, the young man who saved me from drowning in the Serpentine."

The stout young exquisite looked at Charles Edward carefully; then, with a manifest effort to be fair, he said, "Looks all right, but rather on the thin side."

He was not on the thin side himself; considerably on the other, in fact.

Sarah Ann Pyppe rose and came straight across the room to Charles Edward. Though he was still keeping his eyes averted from her, he was aware that she did so. He rather braced himself for the meeting.

She stopped in front of him, held out her hand and said, "How do you do, Mr. Pip?"

Her voice, quite free from the waters of the Serpentine, was pleasing.

Charles Edward rose, took her hand limply and said, "How do you do?"

There was no warmth in his tone, none in his expression. The spoiled trouserings of Alexander the Great were in the forefront of his mind. It was still a bitter memory. He had had to move about the world for a whole fortnight in early summer in an old suit.

If Blue Jester had not won the Manchester Cup it would have been bitterer. The fact that this fellow human being he had rescued was female and of distinguished beauty did not lessen its bitterness. He suspected that her reason for spoiling the trouserings of Alexander the Great, by trying to commit suicide, had been inadequate. He felt a strange distrust of her. Hence the tepidness of his tone and attitude.

Slowly an expression of astonishment filled her face, and she said, "Why—why, I believe you've forgotten me!"

Such a thing was outside her experience. She had never before known anyone to forget her in a fortnight, not even those who had met her for a bare two minutes at a reception, much less anyone who had been on such intimate terms with her, chiefly by the hair, which he had gripped when he dived onto her, as this young man.

"Not at all," said Mr. Pip.

But there was no warmth in the asseveration. There was rather a coldness in his tone, as if the memory of her was not among those he cherished

At once she looked aggrieved. She flushed; her eyes began to gleam. She said, "I don't believe you're a bit pleased to see me again."

This was the exact truth; but Mr. Pip protested in a tone that carried no conviction, "Oh, yes, charmed—charmed."

"I don't believe it," she said, and her tone was as aggrieved as her expression. "And you didn't give me your right address. There isn't any Devonshire Square—at least it's in the City. A horrible neighborhood! And thirty-two is all offices. I went myself, to make sure, when the letter came back; and there wasn't any Pip in any of the offices. And some of them seemed to think that I was joking. One old gentleman was quite rude about it, and one girl was perfectly horrid. I don't believe your name is Pip!"

She ended in a terrible, accusing voice; and her eyes were beginning to flash with the fury he had observed in them on the occasion of their first, wet meeting.

"Oh, yes, it is Pip—P-i-p," said Charles Edward. "And I never said that Devonshire Square was my address. I only told the park keeper that it was yours. I told you my address was there or thereabouts."

"I know you did. And what I believe is that you didn't want to be thanked for saving my life. I believe you weren't a bit glad that you had saved it. I believe that you took a dislike to me on the spot."

Her accents were stormy and her eyes were now flashing in a terrifying manner.

"Not at all," said Charles Edward; but again he could not get any warmth into the denial.

"But you did!" she asserted. "And you weren't glad that you'd saved my life. Most people would have been only too thankful to get the chance—most of the people I know!"

In that case it was clear to Mr. Pip that to most of the people she knew trouserings were no consideration.

"And my uncle and my aunt wanted to thank you too," she added.

Mr. Pip wondered whether their thanks would have been really sincere. It was just a thought that came into his mind.

"But I was delighted," he said untruthfully.

Naturally, his tone again carried no conviction—at any rate, it carried none to Sarah Ann Pyppe

"I think you're a perfect pig!" she observed in a tone that showed that she would have hissed the remark had there been some sibilants in it, and she turned on her heel and returned to her table.

"Well, of all the cheek!" said Miss Enid Taylor indignantly. "You save her life and she calls you a pig!"

"She seems to be like that," said Charles Edward rather wearily. "I think she must have been spoiled when she was young."

"I'd spoil her!" said Miss Enid Taylor.

"And you really pulled her out of the Serpentine?" said Bullamy in a new tone of respect.

"By the hair—and spoiled a brand-new pair of bags doing it," said Charles Edward gloomily.

"And you didn't get your portrait in the Daily Mirror, and the Royal Humane Society's medal?" said Bullamy in a lively astonishment and concern that his friend should have lost such an opportunity.

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Charles Edward did not say that such publicity would have landed Sarah Ann Pyppe in the police court. He said rather loftily, "Why should I?"

The three of them gazed at him earnestly, as at a prodigy.

"Well, you are a queer one!" said Bullamy's friend.

"Queer's the word," said Bullamy. "And I must say that if I'd saved the life of a peach like that she wouldn't be calling me a pig!"

Charles Edward reflected that to Bullamy, making his couple of thousand a year, trouserings were no consideration compared with romance. They rose to dance. As he danced Mr. Pip cast an occasional wary glance at Sarah Ann Pyppe. She was talking furiously and probably with moving eloquence to the stout young exquisite. At any rate, he was following him with a malignant eye and scowling.

Then they rose and danced too. Towards the end of the dance her fury had apparently died down. When they had again returned to their tables Charles Edward saw that she kept glancing at him with a disappointed and grieved air. His conscience pricked him a little; he felt that he really ought to have displayed more enthusiasm in the matter of having saved her life.

Her stout young exquisite, on the other hand, was still regarding him with a malignant scowl. Evidently the fury with which she had succeeded in inspiring him was burning still. Charles Edward was wholly unmoved by his malignity. The feeling, however, that he ought to do something about Sarah Ann Pyppe was growing stronger. During the next dance he was considering what he could do, when, as he passed her, she looked at him with her large eyes so full of wounded reproach that his conscience became positively restive. Something had to be done.

When the dance came to an end he did it. He took Miss Taylor back to Bullamy's table, then walked across to the table at which Sarah Ann Pyppe was sitting, and said in a tone of immense sincerity, "You were quite wrong about my not being pleased to help you out of the Serpentine. I was awfully pleased—really awfully."

Appeased, Sarah Ann Pyppe smiled at him, a really ravishing smile. Her stout young exquisite, unable to adjust himself to so quick a change, merely made a malignant noise in his throat and nose. Charles Edward held out his hand to Sarah Ann Pyppe, and as he shook her hand and bade her good night he squeezed it in the most reassuring manner. Then he bade his friends good night and walked out of the ballroom.

He was in a pleasant exhilaration. He had enjoyed the dancing; he had enjoyed the supper, to him a meal of rare excellence; he felt that he had played his natural part impressively. He was sure that few young men of twenty-two, enjoying the meager salary of three pounds a week, had that night enjoyed themselves in London in so distinguished a fashion. He was pleased also that he had overcome the profound distaste with which Sarah Ann Pyppe's thoughtless selfishness in selecting her method of suicide had inspired him sufficiently to be nice to her.

In the cloakroom he received the lovely hat of Mr. Henry Heath from the attendant, tipped him, placed it on his head, and regarded himself with proud satisfaction in a mirror—most certainly the well-groomed English gentleman! Then over his shoulder he saw in the mirror the rather distorted face of Sarah Ann Pyppe's stout young exquisite; then, before he could see what he would be at, a vicious fist at the end of a swinging arm descended on the center of the crown of the masterpiece, transformed it into a ridiculous concertina and drove it down over his ears.

Flaming with indignation which he believed to be righteous, Mr. Montagu Morrison struck hard but in ignorance. He did not know that though Mr. Pip was chiefly a fencer—the fencing champion, indeed, of the Notting Hill Gate Polytechnic—he was also a fair boxer.

In one movement Mr. Pip turned and landed a vicious right on the rounded tip, so like a button mushroom, of Mr. Montagu Morrison's nose. Behind it was all the weight of Mr. Pip's body and blazing indignation.

As he staggered back Mr. Montagu Morrison saw all the stars of heaven and several others. Also, he almost staggered into Sarah Ann Pyppe, entering hastily in a keen anxiety. Her quick eye took in the contracted masterpiece and the fury on the face of Charles Edward, who was coming lightly forward to put in a little useful work with his left. She anticipated him.

"Lor, Mr. Pip! What a Swell You Do Look!"

She administered a stinging slap to Mr. Montagu Morrison's right cheek and exclaimed, "You little beast, Monty! How dare you start fighting with my friends?"

Mr. Montagu Morrison had already taken his nose tenderly in his left hand. He raised his right hand to his stinging cheek and turned a dazed, sickly and astonished eye on her.

Charles Edward knew that a well-groomed English gentleman, whatever his wrongs, does not fight in the presence of a lady. With an astonishing self-restraint he stopped short, took off his hat—no longer, alas! a masterpiece—straightened it with a blow that nearly drove the crown out, replaced it on his head and went lightly past them and out of the Blue Moon. He went up the street on the quick feet of fury.

It is improbable that Sarah Ann Pyppe stayed further to smack Mr. Montagu Morrison, for Charles Edward had not gone thirty yards when he heard the footfall of someone running lightly behind him; and she called to him, "Mr. Pip! Mr. Pip!"

There are limits even to the politeness of a well-groomed English gentleman. Charles Edward strode on without turning his head. She caught him up and gripped his arm—a great liberty, he felt.

She said, "I am so sorry! It was all my fault! I oughtn't to have told Monty I hated you the way I did!"

Platitudes! Charles Edward walked on, looking neither to the right nor to the left, his face set, impassive. There might have been no Sarah Ann Pyppe within miles of him.

"I know you'll never forgive me!" she continued. "But I really am dreadfully sorry! And I don't know what I can do! I must do something! I must, really!"

Mr. Pip had a happy but bitter thought. He put it into words. He said in icy accents, "Well, if you wouldn't mind, next time you see me, leave me entirely alone; I should be very much obliged. The first time it was my new trousers and now it's my new hat. I don't have many of these things, and when I do have them I like to be able to wear them."

"Gracious!" said Sarah Ann Pyppe in a tone of stupefaction.

But did she do as he had asked her? No! She did not let him alone. She neither loosed his arm nor ceased to trot beside him.

He would have dearly loved to shake her off. It could not be done. No well-groomed English gentleman shakes a woman off. They proceeded in silence for a matter of fifty yards.

Evidently she had been cudgeling her brains all that distance, for she said in a despairing tone, "I don't see—I can't see what I can do. It's no good my offering you a new pair of trousers and a new hat. You wouldn't take them. I know you wouldn't!"

Again a platitude! Charles Edward said nothing.

"I don't know what I can do!" she wailed, and then she sobbed.

Charles Edward's blood ran cold. It was impossible! Incredible! It was the pictures! A well-groomed English gentleman in Oxford Street after midnight with a weeping woman!

He stopped short and said in a perfectly terrible voice, "Stop it!"

Sarah Ann stopped it.

"I'll take you back to your dancing partner," he said thickly through clenched teeth.

"No, no!" she said in a shaky voice. "That won't do. I—I'll walk along with you till I've thought of something I can do." Then she looked up into his inexorable face and added, "If you don't let me I shall burst out crying again."

Charles Edward gave it up. He almost shrugged his shoulders like a very screen actor, but refrained. No well-groomed English gentleman shrugs his shoulders in Oxford Street after midnight. He turned again and walked towards Notting Hill Gate doggedly. Sarah Ann accompanied him, still holding his arm, silent but for two or three sniffs, natural after her tears. Fifty yards farther on she loosed her grip of his arm and slipped her hand into it.

Then she said, "It's so difficult."

Charles Edward could not help her; and, goodness knows, he had no desire to. Cold fury possessed him. So they came to the end of Oxford Street.

He stopped and said, "Hadn't I better put you into a taxi?"

She looked at him, hardly hearing him, her brow deeply furrowed with a frown of concentrated thought.

"I don't know," she said, half speaking to herself. "I suppose I must let you kiss me."

Charles Edward gasped. He looked at her with incredulous eyes. He thought of the glory of the ruined masterpiece. He did not exactly make a comparison.

Surprise dawned in her eyes, and she said in a hurt voice, "You don't look as if it would do you good."

Charles Edward stared at her blankly.

"But everybody wants to kiss me," she said on a rising inflection. "At least they're always trying to—especially Montagu—though, of course, I never let them."

Charles Edward stared at her with the same blankness. She stared at him with an astonished question in her eyes.

"I believe you don't want to!" she cried in incredulous accents, and then her eyes flashed in the fashion he was coming to know.

Again a platitude! But he could not tell her so. A final exasperation surged furiously up in him, a veritable tidal wave of exasperation.

He ground his teeth and said, "Oh, well."

And he gripped Sarah Ann by both arms and almost lifting her off her feet kissed her full on the lips with a kind of cold ferocity, at length and rather painfully.

"There!" he said, and loosed her.

"Oh!" said Sarah Ann. "Oh!" And she blinked at him.

She was still blinking with a dazed air when a taxi drew softly up to the curb and stopped. Its driver had realized that after that lingering embrace, one or both of them would be driving away. Mr. Pip's right hand flew to the handle of the door and opened it. With his left he gripped the arm of the dazed and blinking Sarah Ann and propelled her into the taxi.

"Good night," he said, and shut the door. "Thirteen Mount Street" he said to the driver, and turned and went.

He went quickly for about fifty yards. Then, directly in front of the sacred Marble Arch, he stopped, took the ruined masterpiece from his head, held it out at arm's length in the moonlight and gazed at it. There were tears in his eyes.

Editor's Note—This is the first of three stories by Mr. Jepson. The next will appear in an early issue.

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THE NOGG-HEAD

(Continued from Page 9)

Presently he rallied, and with his gaff chipped a little ice from a pinnacle. A few fragments in his swollen, blackened mouth relieved his thirst. Sweet water, that; for the sea ice, up-raftered, freshens itself. With fevered pain he sucked the ice. Only a vague simulacrum of thought possessed his brain. By rights he should have been pondering home and wife and children; but he felt merely a sullen glower, compact of resentment against the ship, the blizzard and life itself. Of a sudden, though, his attention quickened. His head snapped up. He stiffened. Every line quickened with a terrible eagerness of listening.

"Swiles!" he croaked. "Swiles, by de livin' Lard, or I'm de devil's liar!"

Seals, indeed! No mistaking that sound. Afar, but wafting down intermittently on the knife-keen wind, wavered the faint bawling of whitecoats. A cry which, once heard, you never will forget—a thin, plaintive, tremulous wail, rising, falling like the bleating of a lamb. A cry of the arctic, distinctive, thrilling in its defiance of the north. The cry of a vitality unconquerable even by the ultimate white rigors of that frozen desolation.

To Jonas Killoway that cry, faint-heard and very far, brought hope that set his heart a-stumble in its beat.

"Swiles, by de Law Harry!" he jerkily gasped through his ice-beaded tangle of beard. He started to his dead feet. "Ain't yeard narr un o' dem beggars bawlin' since de starm. But I years 'em, years 'em now! An' if I can get up wid dey ——"

Yes, if he could!

For there, indeed, was life. There was warmth, fat, blood. There was food and shelter. Life, life!

If he could stumble into a nursery of young seals, life might yet be spared to him. Old seals—bedlamers, rusties, saddlers—he could not catch. But surely some helpless whitecoat might by good hap fall beneath his groping clutch. Then a rip with the long keen sculping knife and he would have fresh meat enough; steaming hot meat, raw, reeking with juices and vitality!

And in the whitecoat's carcass he could thaw his feet. He could peel off the sculp, inwrap himself, grow warm.

In a few days, thus living and thus preying on the nursery—one whitecoat after another—who could know what might befall? Might not the Narwhal, seeking her castaways, make some fortunate cut this way? Or if not she, then some other vessel of the sealing fleet?

"De whiteycoats!" he gulped, his mouth slued into a crooked grin. "Now I'm on de fat pig's back, I am. I'm sove, by de Law Harry! Sove!"

A moment the perishing blind man stood there like a dog at point, ears on the stretch. His stockish figure bent a little forward as he cannily listened. In a grip of steel he clutched his gaff. Desperately he strove to herd his thoughts into coherence. He must risk nothing now! He must make positive of direction, of distance. For sometimes the ice fields breed mirages of sound like those of light. Betimes one hears phantom noises unreal, or fails to hear reality. The arctic plays strange tricksies with eye and ear alike. Now Killoway knew he must bide still a moment more and make quite certain.

With swift hope burgeoning, he waited by his shelter; a grim black figure in the sun-irradiated glory of the ice. Pools of polished steel, starred by vivid twinkles of light; lakes of burnished gold; ruins and castles of the ice queen all swung in the Atlantic swell. Far, nacreous hazes ringed the world. The hunter knew not that glory, nor cared. All of life for him now inhered in those faint, distant cries of helplessness.

Every fiber of his blunted nervous system tautened. His brow went heavy with the strain. His woundlike lids blinked; face twisted under crusts of dirt and grease; lips writhed with animal blood lust. He nodded, spat.

Yes, there again he heard it—the faint, quivering mew of whitecoats, plaintive and penetrant. Up wind he heard it, surely no more than a mile away.

"Dat'm de whitey-jackets, ahl rate," he growled with swollen lips. "I ain't spun out yet! I gets among 'em, I'll load me to de hatches. By de powers, don't I wisht I was into de blood of 'em now!"

Instincts ruled him, not thoughts. Thoughts lagged but slowly in that blunt mind, dull, overstrained and famished. At this moment of trove, he should have remembered Nance; the little tilt—cabin—with its one barren room; the tousled, half-wild starvelings there. His yearnings should have fled across hundreds of ice miles to Hauling Point Cove; he should have thanked the God he implicitly believed in for rescue now imminent.

But no; nothing of this. The lusts for food and warmth and life obscured all else. His nostrils widened like a beast's, for scent of the herd too far away for any scent to carry. His tongue licked dryly. He chuckled with a hoarse grunt and stupidly swore. Then, fumbling out his knife, he thumbed its edge.

"Dat'm a gert knife!" he growled. "Couple o' jags on de steel, an' it rip 'em rate out!"

He drew his steel. With the instinctive habit of years, he whetted. Fwitt-fwitt-fwitt! The thin metallic sound clashed down wind. It heartened him. That sound had always meant a kill, had always been the precursor of death. Now powerful suggestions grasped his obscure soul. Light-witted with pain and famine, he almost fancied himself already at the slaughter. He raised his knife, shook it aloft—a wicked long blade, slightly curved, razor-keen—and cackled with a snarl:

"Into de blood of 'em! Dat'm what I'll be now, in less'n narr time at ahl—into de blood o' dem whitey-coats, s'help me!"

He shoved knife and steel back into their frosted sheaths, and for one moment yet stood listening, the sun a-dazzle on his distorted, blind, bearded and filthy face of savagery. Then, making very sure he had not failed to recognize the direction of the herd, he struck his gaff upon the ice; and with a stern agony of the flesh, though now informed by very other hope and spirit, he once more took his path across the frozen pans.

Cautiously he moved; more cautiously than ever. Bent, shambling, trailing his insentient feet, he fagged on. Now and again he paused to hearken. He no longer shouted. He asked no help of any now but of himself. New hope burned in his face; the hope supreme of life.

"Ain't on my beam ends yet," he thickly mouthed. "Kind o' gone by de board, but I can still hayve a'eed. Got a few more shots in me locker, I has. Bet y'r jib halyards I'll wedder dis gale yet! Damn de sons o' ones, if dem'll ondly bide a while where dem to!"

Once, pausing, he heard the whitecoats' bawl no more. Nothing ringed him but vacant starkness of that ice immensity, meshed in silence.

"Where dem sons o' scaldies to?" He spat, fist tightening on gaff, even as terror tautened his face.

His panic lasted only momently. For, mending his pace even at risk of stumbling into a rifter, he skirted a ridge and once more perceived the feeblings' cry. He understood.

"Damn clumpers cut de sound off," he growled. "But I years 'em; I years 'em ahl rate now!"

And with reviving strength he swung a little eastward, then dragged away once more toward that sound of all desiring. Guided only by ear, he reached a bay of water and paused there.

"I years de old uns too!" he exclaimed. "I years dem old dogs an' bitches brachin'"—jumping—"in de water!"

He could distinguish faint skittering slaps and splashes that told their story. With sight, he would have beheld a school of harp seals joyously at play, leaping half out of the sun-gleamed expanses wind-fretted with waves that died along the ice edge; plunging back with showers of jeweled froth. Swiftly gracile forms, sinuous, fluent, darted and rolled; surged free, plunged in smothers of foam. On their backs the seals swam, and on their sides. Supremely dowered with grace, strength and vitality, they sported sea fauns and bacchantes of a virgin world.

To an eye that could have watched, that vision would have revealed loveliness beyond all telling. To Jonas, who beheld only with the mind's sight, it boded ill.

"Dem old uns havin' de enj'yin' time," he muttered. "An' 'gard o' dat, I knows dis wad o' whitecoats nigh an' handy to dippin'. Anythin' start 'em now. Drop o' rain on dey tail, an' dem off. I ain't mabbe goin' to kitch one so easy, after ahl!"

His analysis was right. The young harps in this nursery were, indeed, almost ready to dip. That is to say, the time was very nigh when, abandoned by their mothers, they would slide off the pans, take to the sea and become beaters. Once in the water, they would beat away and grow wholly independent. They would turn toward the Pole, begin fishing for themselves; think no more of milk, but seek for flesh and blood. They would take up the long, mysterious migration into the secret places of the north.

Disquietude darkened the starving hunter's face. Even blind though he was, he knew he might catch whitecoats of a younger age. But at the dipping stage of evolution they were lively. They could hump along over the ice almost as fast as their mothers. Molested, they would slide away and vanish.

Thus, Jonas well understood luck stood against him. Though he might reach the very middle of the nursery, he might still perish there, unfed. Sightless, lame, stiffened by transfixing frosts, he might play a sinister game of tag with these young devils, nor ever keel one over, while Death stood grinning to set a period to the play. And bitterly he reviled fate, shaking a fist toward the place whence trembled the mewing wails.

"Dog luck! Run into a patch o' fat an' find un 'most ready for dippin'! See now what killin' dat rat aburd de Narwhal done for me! Lost me from de gang, dat rat did, an' blinded me. An' now bring me to a wad o' whitey-jackets nigh ready to dip. Dat rat—damn dat rat now! I wisht I hadn't never killed un!"

He stood a moment somberly pondering the evil fortune the rat's death had already brought him, and what else it still might bring. Then, his jaw hard-set, he once more shoved forward. He clambered, slipped and fell, struggled up again and flogged on. An incessant shiver possessed him; for now he was fronting the knives of the wind, and only ragged ends of vitality remained. By sheer will he dragged his feet like deadwood. His legs, he knew, were beginning to freeze.

"I got to get me a swile," he chattered. "Got to, or by de Law Harry dere'll be one widder an' four orphants more in Haulin' P'int Cove!"

Half an hour more of Spartan agony brought him to fields and slopes of a less hummocked ice that he knew was the edge of the whitecoat patch. Standing there now with ears a-cock, he heard the bawling not only ahead but right and left as well. Now here, then yonder, fainter or louder rose the tremulous, thin cry—ma-ma-ma-ma-a-a-a-a! It drifted down wind, swelled, vanished to a stillness that mocked and waited. Then again it came, and always from some different quarter.

"Nice tidy patch o' swile, I'm thinkin'," Jonas approved. Vitality was ebbing fast, the stealthy cold winning him. But such life as still lurked in his diminishing citadels—a garrison sore-beleaguered now seemed to burn with only more savage ardor. "A good spot o' fat. Now den, if I can ondly lay me hands on one o' dem beggars! If I ondly can!"

Yes, if he only could!

There lay the crux of a question that spelled life or death. The hunter rested a moment, gathering up his spent energies. Blackened, frosted, blood-smeared, an appalling figure of a man, he tensed himself for a final effort.

"If I ondly had me seein', I'd soon be into de blood of 'em!"

Yes, with no more than half an eye, he could have speedily run down a young harp, and in a moment been full-fed on the sealers' chief delicacy, heart and liver. And life would have returned. But now ——

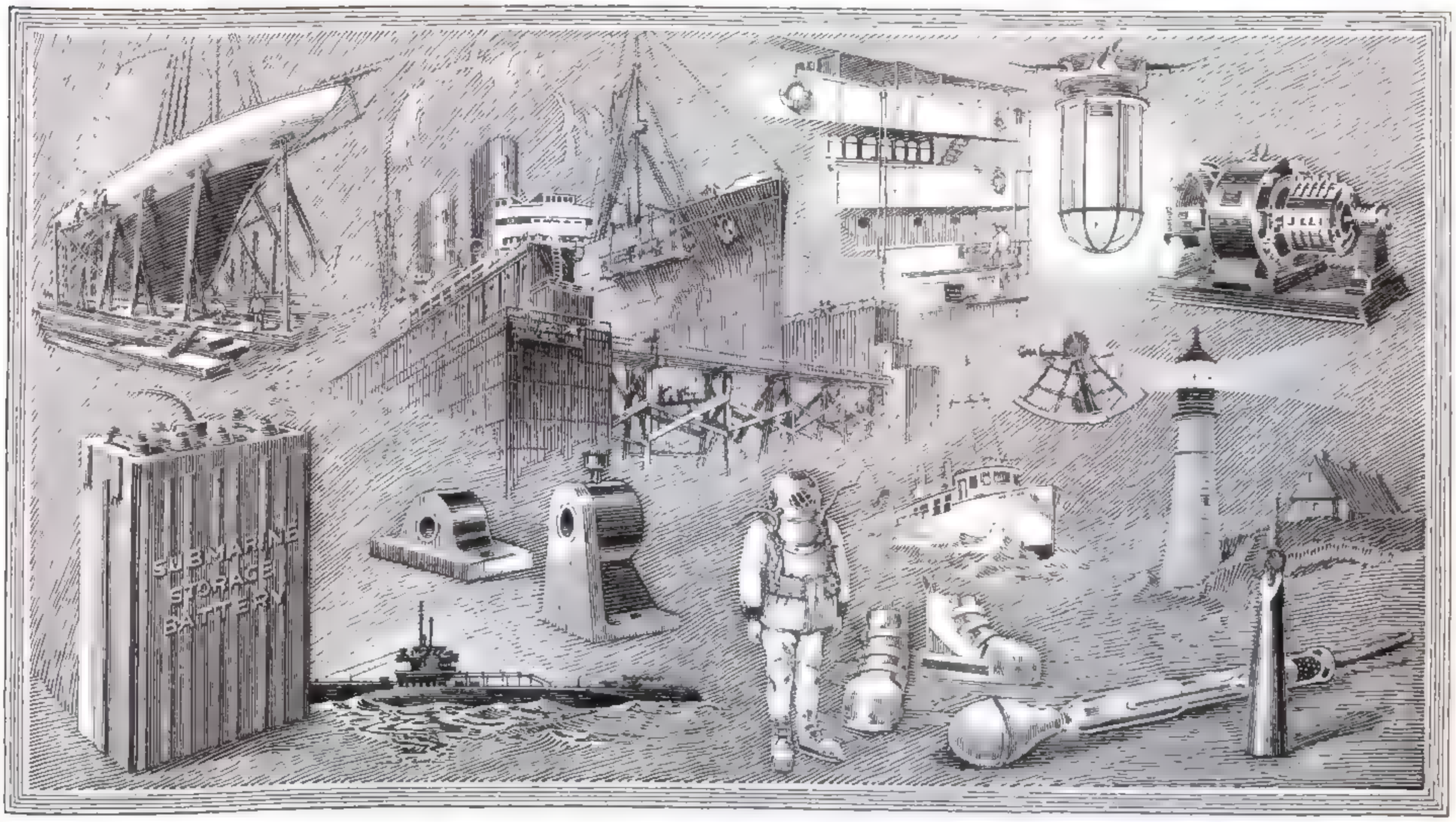
He dashed an angry fist across his blindness.

"Oh, damn de eyes dat've went back on me! What right dem got to lay back on me when I'm needin' 'em de worst I ever done?"

He reasoned like the child he was.

The whitecoat nursery stretched nearly a mile beside a bay that ached with color under the afternoon sun. In that space some hundreds of young seals lay broadly scattered, taking their blobby and full-fed

(Continued on Page 85)



Lead sails the seven seas

TAKE away the lead used in steamships and they would drift perilously on unknown seas. Passengers would be in danger. Commerce between continents would halt.

The service of lead, however, is not alone on top of the waves. Lead goes down and helps fathom the ocean's depths. It walks on the floor of the ocean and labors in submarines.

Keeping the liner on its course

Lead is on the bridge of the steamship and in the engine room. It is used in making the glass telescopic lens of the sextant which helps the navigating officer determine latitude and longitude. The same lead is in the lenses of the binoculars the ship's officers use constantly.

Down in the bowels of the ship lead is working day and night in the bearings of the machinery, helping to eliminate friction and keep the vessel moving steadily through the waves.

Down to the floor of the ocean

This ship again uses lead in feeling its way through strange waters. The sounding lead directs the ship along a safe channel by measuring the depth of water under the keel and telling the navigator the nature of the bottom.

Lead also goes to the floor of the ocean with the diver. Lead weights that do not rust are on the back and breast plates of his diving armor, while shoes weighted with lead help to carry him below the surface and keep him there.

Lead in the submarine

Lead is used inside the submarine. Storage batteries, mostly all lead, help to propel the undersea craft when it gets below the surface.

Hydrometers, which measure the specific gravity of the battery acid, are weighted with leaden shot. The glass which holds the shot often has lead in it.

In the generators which charge these lead storage batteries are bearings of babbitt metal which often contain lead. The windings of wire are held in place with lead-and-tin solder. Hard and soft rubber insulation, electric light bulbs, and various electrical devices also have lead in them.

Keels of racing yachts are weighted with lead because it takes up little room for its weight and does not corrode.

The protection paint gives

But it is as paint that you are probably most familiar with lead. You have seen a steamship with its hull a bright red from the first coat of red-lead paint. Such a paint sticks firmly to metal and prevents moisture and salt spray from corroding it.

"Save the surface and you save all"—Dutch Boy

White-lead, on the other hand, is invaluable as a protective coat for other surfaces, such as wood and plaster. That is why the professional painter uses lead-in-oil, or pure white-lead, mixed with pure linseed oil, for exterior surfaces, and mixed with flatting oil, for interior walls.

Property owners who never seriously considered before the importance of the phrase, "Save the surface and you save all," are now protecting their houses with white-lead paint.

Look for the Dutch Boy

NATIONAL LEAD COMPANY makes white-lead and sells it, mixed with pure linseed oil, under the name and trademark of *Dutch Boy White-Lead*. The figure of the Dutch Boy is reproduced on every keg of white-lead and is a guarantee of exceptional purity.

Dutch Boy products also include red-lead, linseed oil, flatting oil, babbitt metals, and solder.

Among other products manufactured by National Lead Company are orange mineral, lead wedges, lead gaskets, bearing metals, and sheet lead.

More about lead

If you use lead, or think you might use it in any form, write us for specific information.

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New York, 111 Broadway; Boston, 131 State St.; Buffalo, 116 Oak St.; Chicago, 900 West 18th St.; Cincinnati, 659 Freeman Ave.; Cleveland, 820 West Superior Ave.; Pittsburgh, National Lead & Oil Co. of Pa., 316 Fourth Ave.; Philadelphia, John T. Lewis & Bros. Co., 437 Chestnut St.; St. Louis, 722 Chestnut St.; San Francisco, 485 California St.

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ease. Wide spaced as they were, not one chance in a thousand existed that the hunter, scouting at random, might run upon a sleeping one. And any waking seal would, at his coming, hunch itself away. For a seeing man such infantile retreats would have been trivial. A bit of a run, and the merest tyro could have overtaken the whitecoat and crashed a gaff through its skull: but for a blind man the case was desperate.

Savagely Jonas tried to rip one eye open. He succeeded a little; but all he got thereby was lancing pain and a vision of crimson. Red blindness! His universe had all been wiped away in one cosmic, sanguinary flood. He panted out a crisping oath and desisted. No, even with death the penalty, he could not see. The grimmest of jailers held him in gyves of more than steel.

Thoughts of all that warm, fat life, of all that dainty meat and those rich juices, maddened him. No animal excels the whitecoat in vital forces. Nourished by richest of milk, the whitecoat grows almost perceptibly in fat and strength and size. It puffs into a furry ball of warm life. Lord, for a single whitecoat now!

There was naught for it but to stumble at hazard, trusting the gods of chance to bring him to a sleeping baby as it lay on its back with whiskers quivering, with flippers tremulously a-twitch.

Nerved to a supreme exertion, Jonas fumbled along the bay. A scene of rarest beauty, that. The plain lay flattish, though broken here or yon by slopes gray-blue, by ridges flecked with gold. Along the edge, divine and lustrous colors deepened. That seemed a glittering arctic river, with craggy banks where purest waters limpidly coiled. In little coves of peace the brine took aspects of transparent cameos, rippling palest green over carved ivory, crinkling in writhen scallops of light.

Beyond, out in the bay, the sporting herd dashed sea diamonds all a-sparkle, flinging up sheaves of foam that flashed. The world faded afar to white ghost shimmers of ice blink. On remotest distances the silhouette of a berg seemed a jagged purple rent torn through the horizon. Other bergs, to northward, loomed like pale wraiths of mountains. A sky of cornflower blue cupped the world of lucent wonders.

Glory untellable! But to Jonas Killoway all was terror and night and mocking hatefulness, through which he lagged and groped and cursed.

He caught no whitecoat. Though for ghastly hours he dragged over and across the nursery, tapping, exploring like a blind ant with only one antenna, he could not chance upon a single one of those elusive seals. Ever he could hear bawling whimpers, but always out of reach. Ahead, behind, on either hand that mockery intermittently sounded. But turn as he would, grope and stumble and stagger on, he never hit upon one of those downy, warm and yielding bodies he must have—or die.

And as the sun began to sink amid golden mists where dream cities glowed and faded, the hunter's efforts slackened. Slower he lagged, more numbly groped. He could now barely haul one leg after the other. His skin boots dragged over the ice, the spikes scratching long weals. Through snow ridges he stumbled; over fantastic heaps he crawled. He groped in nooks, vainly, and ever he cursed.

Twice he knew he was hard upon seals. He could hear the slide and slither of their bodies, as tauntingly the old ones writhed away. Once he even caught sound of a seal breathing, and when with leaping heart he whirled toward it, he caught a snortling, throaty gr-r-r-r! of defiance. He struck out wildly, hit nothing; ran, tripped, plunged headlong over a hummock. His gaff spun away.

Stunned, he lay there some minutes before mustering force to struggle up again. Only after a long, agonizing moment of terrified groping did he recover his gaff. Then he crouched, flailed all about him with it, reached, probed, poked weakly but savagely, bubbling out scraps of prayer mingled with imprecations on the seals that with such contumacious selfishness evaded him. Thousands of seals he had killed in years past. Now these, here, seemed taking their sinister vengeance. Jonas felt searing rage. He considered seals his property by right prescriptive. That they should balk him thus added intolerable insult to injury.

"Ye sons o' sculpins! Ye dirty-whiskered whelps o' misery! Come yere now till I cuts y'r hearts out! I'll learn ye to cod me, by de powers, if I gets a hand on ye!"

Wildly he brandished impotent fists and screamed.

Evening drew on. Vapors began to blaze along the west. The sun slashed vividly across purple pools. The zenith glowed so rich a blue that it deepened almost to black. Watching horizons swam mistily afar. Now, westering ever more, the sun flared through gamboge vapors, through blood-red and rich bronze. Tall, shimmering palisades began to lengthen upward in unattainable distances of loom. Shadows vastly attenuate fingered across the heave and swoop of the ice world's league-long rolling. Mauves, delicate shell pinks and ivory whites blended with night's approach, and keener frosts began to nip. Night! With night, Jonas knew that unless he could gaff a whitecoat would come the end of all things for him.

Crimson and gold, the sun sank; and from its overflow liquid gold dropped, spilling broadcast; and all along the jagged west the world blazed into glories untellable. Then, on the instant, the sun vanished. Thickening clouds drifted athwart it. Slowly a vast drabness inwrapped it in cerements of mourning. A blue dust of twilight fell. The western world faded to dull umbers, with pale and fading strips of cold yellow. Behind a gray gauze of dusk night waited. All faintest hues blanked out. It seemed as if some furious vesperal color symphony, at the dropping of the conductor's baton, had sunk to harmonies *con sordini*.

Jonas, for all his blindness, sensed that change. He knew and was glad.

"Night's kimmin', I 'low," he pondered. "Dem sons o' scaldies, lots of 'em, goin' to sleep now, an' I can sarnly kitch me one. Night's kimmin'. Let un kim alang. Sooner, now, de better!"

And with something of reviving hope, though his bodily forces were failing swiftly, he laid roseate plans.

"Dem can't be dodgin' me ahl night lang!"

As the last sullen, smoldering memory of sun faded, darkness folded up the world in its arms. From the ice gloomed a vast, inchoate pall of shadows. They shrouded the loom, spread abroad, vanished in auras of vagueness. Stars like flecks of ice began to sprinkle the dome of sky, their pale points gleaming, stabbing through that vault of lustrous black. Spectral vacancies, splashed by inky shadows, blended with pools where star gleams trembled.

Still whimpered the whitecoats' tremulous appeal, but now notably diminished. Jonas nodded.

"Dem must be sleepin' now, some of 'em," he muttered, weak with a lassitude that crept ever nearer the heart; himself moving under a leaden cope of sleeplessness. How he needed sleep! But sleep meant death, thus starving as he was. He would feed, warm himself; then, wrapped in fresh-sculped furs, would sleep his fill. Jonas almost laughed at that vision.

"'Pears like I'm bound to run on two or three o' dem, if I got arr pick o' luck at ahl!"

An hour he groped fruitlessly over heaving plains and floes. Ever more stars wondered down from the black, now blazing with jewels uncountable. Ivory plaques of ice pans floated a-wash in leads. Swift, joyous forms plunged, rolled and dived in bays, dashing foam. The east whitened with an eerie pallor that presently began to glow; and all at once the moon's naked shoulder swept above the ice line. Its magic fell along the world. That pale witchery struck open water to flecks of scintillation, streaked the plain with slim slashes of ink. Then, as the silver goddess mounted the sky, she waked the world to miracles of wonder.

Through all—blind, hardly living now—Jonas still hunted. The zenith tented him with spangled splendors. Arching the north, ribboned lights of the aurora pulsed and paled and waved in melting umbers, damasks, iris hues; demon fires of cold; ghost torches lighting the Valkyrs as they rode with flying banners over the Bridge of Bifrost.

Tap-tap-tap! But slower. Crk-crk-crk! But hardly dragging now. Limping, shriveled, a-shudder, with scant breath whipped away wraithlike in the moon glimmer, still crept and cursed and fumbled the man who would not die.

And then ——

Then of a swift sudden, he stopped. He listened. Tense, he stood there, every nerve

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crisped. All the life of him focused in one supreme effort to know.

Scent, was it? Some superacuity of hearing? Instinct? Who could tell? He knew, though—and knowing was enough—that close before him lay a seal.

A moment he remained crouching, motionless. His face, wan, black in the moonlight, was twisted to a horrid grin that bared his broken, blackened teeth. He snarled up his lip with the primitive hunting instinct of a million years agone. The heart within him knocked so desperately at his ribs that he shook. The breath gulped in his swollen throat.

But Jonas was no man to stay for emotions. Only one thought now dominated—a seal was lying close at hand! Almost in complete silence he crouched forward up a slope, sliding his gaff in a wide arc. He no longer felt the agony of muscles exhausted, chilled, already yielding up their life yet driven by the will to live that would not let them die.

A seal!

Yes, he sensed it; knew it. Tensed, he drew on his last fag-end of energy. Sweep-sweep, the gaff circled, and ——

Of a sudden it struck a thing that yielded, a thing that was not ice.

"God!" choked the hunter, and lunged.

With the ferocity of a ravening beast he fell upon the seal. He grappled it, sank clawing fingers into its fur, gnashed upon it with his fangs. The gaff, released, clattered skittering away along the ice. No matter now.

A seal! He had a seal!

Sobbing with broken, dry gasps, he clutched it.

"I got un! Got un!"

But on the instant realizations of disaster chilled his passion of joy. The body gripped in his talons—what was it? No warm, vital, full-fed whitecoat. No wealth of fat and blood and life itself. No, not that.

"A nogg-'eed!" Jonas stammered. "A nogg-'eed!"

A nogg-head.

Yes, just that.

And what, ask you, may a nogg-head be?

Poorest and most pitiful of seals it is, spare-ribbed and starveling. In the enormous flux of the herd's life, here and there you find a nogg-head. An unmothered whitecoat, this—a seal baby whereof the mother has been killed; a seal that, born only to suffer and die, has never known more than a few days—less, perhaps—of maternal care.

The seal mother, diving through her bobbing hole and away under the floes, miles perhaps, somewhere and somehow comes to grief. Unlike her thousands of sisters, she fails to return. They all find the nursery again, even though in their absence it may have drifted far. She returns not; and her little one, nevermore fed, lies week after week and wastes and perishes; a hopeless, lost creature, terribly and inescapably alone with the north.

No seal mother ever shows love for any but her own. None ever gives milk to any but her own. All show the bitterest hostility toward any other. If any approach, the mothers snarl, snap, even bite. Out of myriad whitecoats, each mother inerrantly knows her own; but woe to any stranger!

Thus the nogg-head, rejected and unfed, lies starving, doomed, inert. Hopelessly it dies—a death how cruelly slow! It does not cry aloud, for no ma-ma-a-a-a! will ever bring relief. It simply lies prone on the ice, its huge, flat, black eyes staring out blankly at a pitiless world it cannot understand; a world which to it means nothing but starvation, loneliness, pain, death. A truly propertyless seal, this; type and symbol of the proletaire. It breathes. It weeps. Like all whitecoats, it sheds huge fat tears that trickle lazily down its moonlike face. But beyond this it seems to share no part in the activities of the herd. None of the full-fed happy ones notice it or try to play with it. Left absolutely alone, it passively fights for life, and nearly always loses.

Sometimes, however, a nogg-head survives. If it has had sufficient feeding before the catastrophe, it may last till dipping time, then slip into the sea and eventually succeed in catching fish. In time it may grow to full sealhood. But this not often happens. The vast majority of nogg-heads are lost. Typically the nogg-head, while its more fortunate mates are waxing fat and hearty in preparation for the long seafaring toward Baffin Bay, shrivels to nothing. Misshapen, wasted to a horrible skeleton thing beneath its white fur, eventually patched with brown, it becomes a repellent bag of bones. Its head does not increase in size, but its body dwindles, so that at last the head appears immensely too large. Born only to suffer and die, it seems interrogating the universe, asking what life is, and what it all signifies, and why and wherefore. Such is the nogg-head.

And it was just a nogg-head, nothing more, on which Jonas Killoway—himself starving, dying—had in this bitter moment stumbled. Only because of its helplessness had the man, helpless himself, been able to catch it. For a moment, while realizations came winning through his numbed senses, Jonas lay there and grappled the hideous little moribund creature. A red brute rage, half madness, spun in his brain. His fingers, that had hoped to plunge themselves into warm fur and fat and blood, now found only a scruffy hide loose over skeleton ribs.

Within those ribs a fluttering life still struggled to maintain itself; but that life could not respond to the immense instinctive urge now stirring in the other whitecoats. Now, when the time was nigh for all the young seals to abandon milk, to seek the ocean, to hunt "swile bait"—whitefish, herring, capelin, even cod—the nogg-head could not go. It must stay there on the ice and die. The others would leave it presently, one by one; slide into open water, strike out, gloriously free, for the great unknown, drawn thither by magnets of instinct truer than any needle to the Pole. One by one, off and away they would fare to the larger life, the vast, untrammeled, beautiful life of the seal. And at the last this poverty-stricken little one would remain there, terribly alone. Alone, even as Jonas was alone; and sometime, when its final drop of blood was chilled, it would die. In a few days the last act of its life would be consummated. Cold, motionless, it would lie there on the swinging floe, the tears frozen over its questioning eyes, the answer to its riddle finally given.

A nogg-head!

"Damn me!" gulped Jonas, and loosed his clutch. "De devil's own luck I got! Ain't narr pick o' fat on dis un. Ain't hardly narr drop o' blood, ner hate"—heat—"enough to warm a fly. A curse on un, I'm sayin'!

"A nogg-'eed! Hell's flames take un now!"

Stunned by the immensity of this disaster in the very moment of seeming salvation, Jonas lay there gasping. The nogg-head, indifferent to fate, remained inert. Its black nostrils opened, closed, with every labored breath. Its flippers hung lax; its scutters—hind flippers—trailed prone along the ice.

Thus for a moment, while booming floes thundered, while ghost lights danced wavering, the two starved and dying creatures, bound in a chain of common misery, companioned each other.

Presently some vague thought returned to Jonas. He gathered up a little strength and with numb, shaking hands commenced feeling over the nogg-head.

"Poorish swile you'm is, sarnly," he muttered. "Ain't never seen narr un so poor as what you'm is. Poor—poor!" Mechanically he repeated the word. Its other connotation crept into his brain. Dully he whispered, "Poor little feller! Poor little feller!"

And something new, unknown to him, seeped up in his cold consciousness, blunted by suffering. For the first time in years of seal killing, some vague sensation of pity, of sympathy for a seal, insinuated itself. Not that Jonas could really think; not that he could grasp the symbolism of this encounter between his perishing proletarian self and the disinherited creature. No, not that. Rather was it that a kind of amorphous instinct won upon him. And now, under its urge, he stroked the harsh fur over the starving ribs that panted; and as the nogg-head lay quite limp, repeated, "Poor, poor little feller!"

The man stayed there, his head—too heavy for him to raise—lying on the seal's body. Within that body he could hear the rapid-fluttering heart that would not let this miserable creature die. How life fought there, to live on and on! The most amazing, sometimes the most appalling vitality is rooted in a seal's heart. The body may die; still the heart fights like a tiger to live.

When one has seen the heart of a slain seal lying in a hunter's hand and beating there; when one has seen such a heart even throbbing as it cooks on a sealing vessel's galley range, one grasps some measure of vitality at its fullest. One comprehends how a seal, if given any chance at all short of annihilation, can recover from wounds and starvation; can live to follow the vast migration prompted by the immemorial and mysterious instincts of its race.

"A damn poor swile!" grumbled Jonas. His pity was fading now, in anger at having thus been cheated. Despite all the nogg-head's meagerness, he meant to profit by his catch. "But poor as you'm is, me darlin' gozaroo, I'll soon shuck you out o' dat jacket an' have de blood o' ye!"

Loosing the nogg-head, he struggled up. He squatted back on his hunkers to kill and skin the animal. No sensation at all now remained in his legs. They might as well have formed part of the ice. But of this Jonas recked nothing. His famished mind held no images save of food and warmth, scant though these might be; anticipatory savorings of blood and flesh.

With a jerky sweep he tugged out his sculping knife. The reflex action of habit brought forth the steel. Crouching there, with feeble gestures but with the efficiency of years-long practice, he whetted the blade again—the keen, long blade that needed no whetting. Its needle point and razor edge would easily have ripped the pelt of even the toughest old dog seal. To be used on this tiny nogg-head, that wicked knife seemed absurdly formidable. Worthy of a bigger kill, that knife was.

Fwitt-fwitt-fwitt! rang the crisp shock of metals. Masses of black shadow inked the ice world. Above, flaming cressets of stars spangled the immensity. Very broad and white the moon peered. "A white night, full of the moon and the magic of the moon." Moonlight, wimpling in silver plaques on bays and leads, flecked tiny white flashes from the knife blade; flashes that leaped and darted. Twice or thrice they sparkled across the black blindness of the sealer's face.

"Now den!" And Jonas shoved the steel back into its sheath. "Now!"

Knife in right hand, he advanced his left to seize the nogg-head for butchery. But that left hand gripped no prey. It met only vacancy—air, ice, emptiness.

Jonas grunted astonishment.

"What de devil, ever? Why, dat'm unpossible! Where dat nogg-'eed gone now?"

Reaching forward, he swept his left in a broad circle.

No seal! In the brief moment of release, the nogg-head had eased itself over on its side, hunched itself just out of reach. By no more than six inches, now, the hand of Jonas missed it.

The hunter uttered a choking cry, half oath, half prayer, and for a moment squatted motionless. With fevered intensity he listened. All about him faintly trembled those mocking whitecoat cries. Ma-ma-a-a! they quavered on the night.

"If dat ain't de black luck!" gulped Jonas. "If I lost un now, what a wonnerful muckery I'm into! What for I let un go when I had un? Sarnly misstayed, I did. Howlin' swilecats, where dat nogg-'eed to?"

Again he groped, creeping, flinging his hands about. By a hair's width he missed his quarry.

Then formidable rage possessed him. To his primitive intelligence this escape was insult, challenge, unpardonable affront. A surge of terrible passion swept him. He babbled, chittered with rage, with a spittle of madness cluttering forth from his bearded lips.

"Ye scruff!" he howled. "Ye black-livered son of a scaldy! Ye skungeon bucket! Kim yere now till I rips ye clane!"

This unwonted tumult still further stimulated the nogg-head. It wriggled with a slithy motion to greater distance. Down a little slope it half rolled, half slid, and came to rest some twenty feet from the edge of a silent bay. Out on that bay waters heaved, glimmering, under the moon's white fire. That moon fire bathed both living creatures in its pure brightness—the mottled, dingy nogg-head, prone on ice; the dark, crouching man, hungry knife in hand.

The man grew silent now, listening, his face crisped up with savagery and hate.

Vengeance!

Yes; the killing of that nogg-head now symbolized itself to him as an act of vengeance even more than as a gesture for life. The gaff! Jonas remembered his gaff. Where that gaff might be now he knew not.

(Continued on Page 90)

The Narwhal, Coasting Along an Open Lead, Shivered and Throbbed Beneath Him, in Its Hunt for Any Last Survivors of the Blizzard

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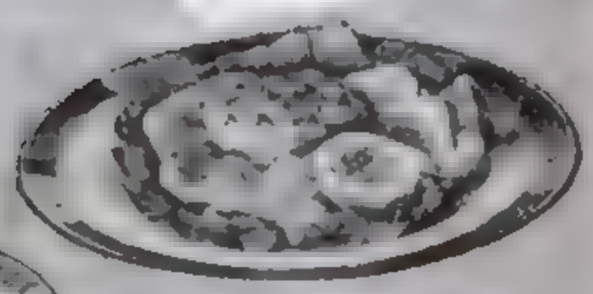

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Continued from Page 86

In his clutch for the nogg-head he had let the precious gaff slip. It had clattered away somewhere. No telling whether he could ever find it again. That, too—was not that the nogg-head's fault?

A thin superstitious terror crinkled up his spine. Jonas remembered the rat. Even now that rat might be jinking him. What sealer but is crammed with superstitions? Might not this thing he had caught be only the fetch, the ghost, of a nogg-head? Grappled by an unreasoning terror of the creature that had seemed to vanish into thin air, Jonas cringed and trembled, fighting off stark panic.

"Hell, no!" he suddenly gusted. "I'm foolish as a she capelin. Ain't narr fetch, dat un ain't. Dat'm only a nogg-'eed, an' I'm goin' to kill un!"

Knife in hand he crept, scouting, swinging his left in arcs along the ice, his every nerve a-tingle for contact, with that fur loose over the wasted body.

"If I putts me hand on you, me b'y! If ever I putts me hand on you ag'in!"

He found no trace of it. Sightless, random-groping, what chance had he? Long minutes he fumbled with destiny, for life. In vain. Chewing curses, he turned and crossed his path and turned again, humping forward, dragging his dead legs after him.

Nothing, nothing!

He squatted back then, and of a sudden, flinging up his head, screamed at the moon he could not see. Louder than any hail he had yet given, his hoarse, horrible yell of rage and hate and baffilement—a wolf howl from a dying human throat—rang amid pinnacles and clumpers. It sped with long-drawn, tremulous echoes far across the frozen plain, vanished thinly into the aurora-splendored sky. Wolflike, he bayed. In that moment ten million years of evolution bridged themselves and man was beast again.

Two miles away, Abram Stirge, scunner in the Narwhal's barrel, ceased sucking at his stub of a clay pipe and bent an anxious ear. Vastly aloft on the foretop he peered abroad over the glitter of the moonlit ice world. The Narwhal, coasting along an open lead, shivered and throbbed beneath him in its hunt—still against hope maintained for any last survivors of the blizzard.

"Livin' Lard!" mouthed Abram thickly. "What de devil ever 'm dat now?"

Again, faintly far and tremulous, the wolf howl that was more than wolf's quivered from tenebrous distances of ice blink and pale auras.

"Hey, Cap'n Gaulton, sir!" scunner Abram hailed the bridge.

"Aye, Skipper Abram?" the Old Man's voice rose to the barrel.

"Dere was a human cry out dere some-'eres!"

"God o' mercy! Where away, man?"

"Two p'ints off de starburd bow, sir!"

"I s'all stick 'er nose in de ice," the cap'n shouted, "an' ahl hands out fer a rally after un! Star-r-r-burd!"

Exultantly the voices of all four steersmen flung back that order from the wheel. Men came crowding, jostling from the 'tween-decks, the to'gal'n' house, the galleys, as the old sealer swerved toward the jumbled floes. Her iron-shod prow of greenheart oak thundered into the pack. Geysers of spume flashed aloft in the moonlight, fell hissing on harsh-jostled pans. The grim, black ship bucked, reared, quivered, came to rest. Her master jerked the telegraph to Dead Slow; her engines slacked, but kept her nose embedded.

"Ahl hand over fer a rally!" boomed the cap'n. "Get away wid ye, me sons! String out—sweep de ice clane! Run down de road wid ye, me darlin' gozaroos!"

He snatched the siren lanyard. Out over the frozen world a screaming: R-r-r-r r-rip-p-p-p! R-r-r-r-r-rip-p-p-p! U-rip-p-p! dashed mad echoes.

Already scores of men, belted and with gaffs, were tumbling across the rail, over the barricade. In confused, clotted masses they slid down the ropes, clung a second to the side sticks, then leaped, shouting, waving wild arms. Black-silhouetted in the moon gleam, they ran, jumped, scattered out fanlike and away. Their frosters—boot spikes—and their gaff points filled the night with tiny crispings.

Cooks, stewards, firemen and all the shore crowd lined the rail, raggedly cheering. From the ice, diminishing yells wafted back.

Barrel and bridge were vociferous. The moonlight filled itself with a confused and dissonant turmoil through which the siren tore irregular, ear-splitting gashes.

"Go on, me sons!" the Old Man bellowed as the scurrying sealers faded into that world-inwrapping whiteness. "Go on wid ye, God bless ye! Don't ye dare come in widout un!"

Very far, Jonas Kilioway crouched, listening. He choked, gulped, quivered appealing hands toward that sudden and distant uproar. He screamed again, his wolf cry carrying to the runners now swift bearing down upon him. Then of a sudden all his taut springs of action snapped. He wavered, cackled into a raw hysteria of laughter, collapsed, sprawled along the ice. His knife, clattering away, spun to rest.

The nogg-head, not far off, lay motionless and prone. Its slitlike nostrils painfully opened, closed, with every dying breath. On its flat eyes the moon struck dulling lights. Unwitting the gift of life it had conferred, it lay as it so long had lain; and with the patience of dumb helplessness waited the blessed boon of death.

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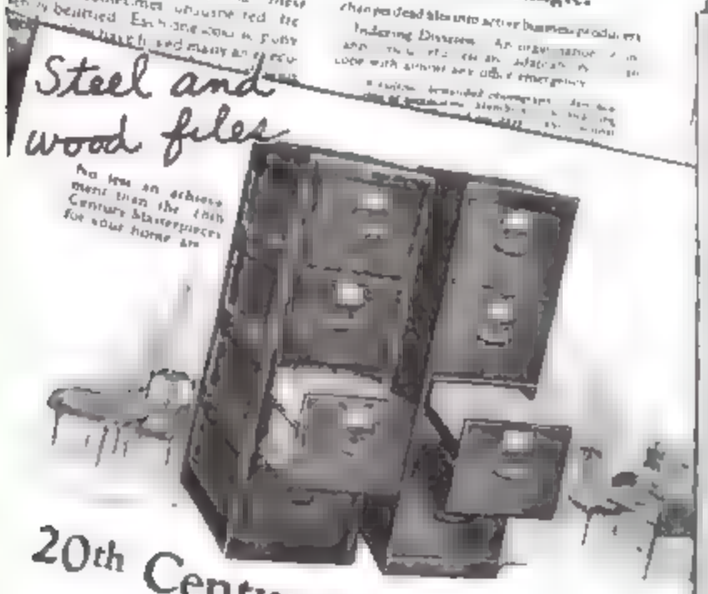

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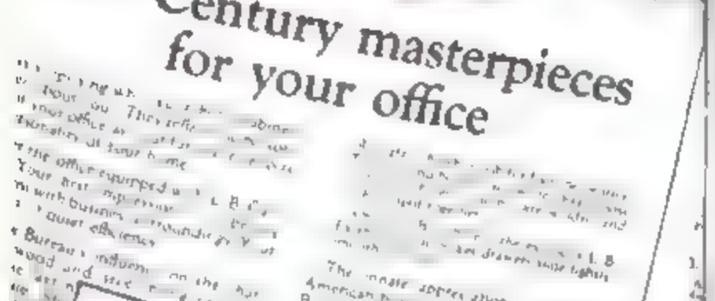

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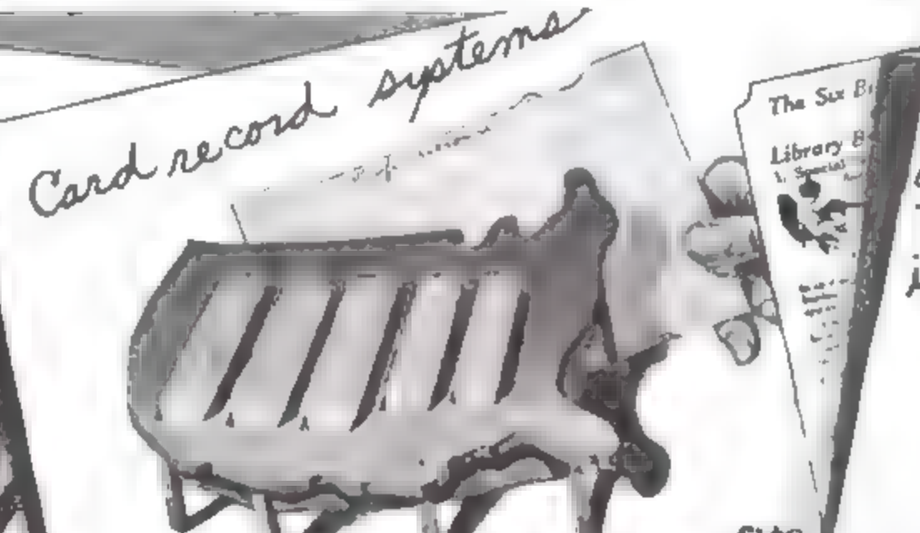

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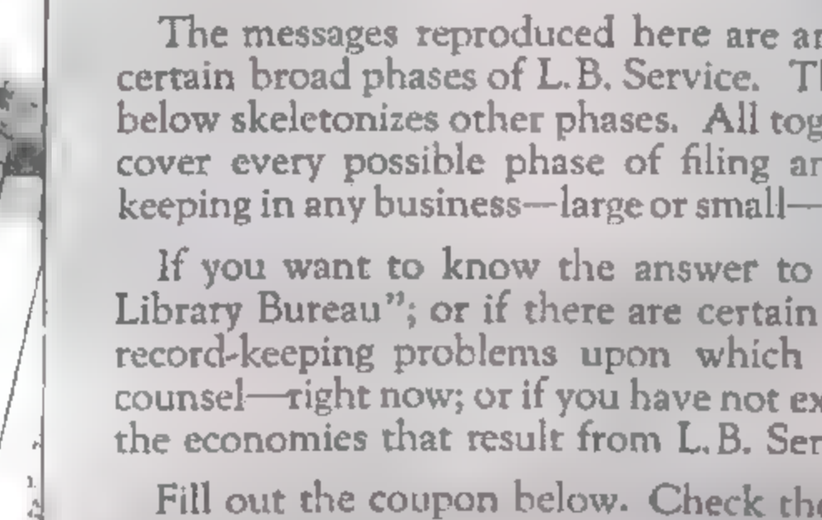

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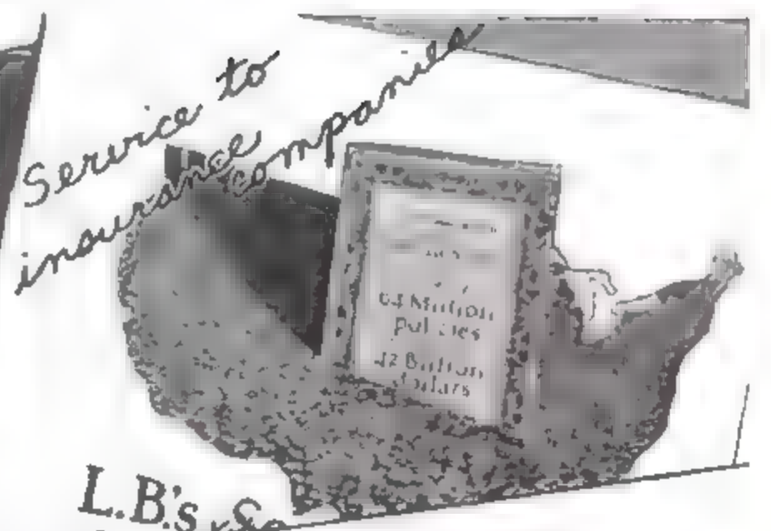

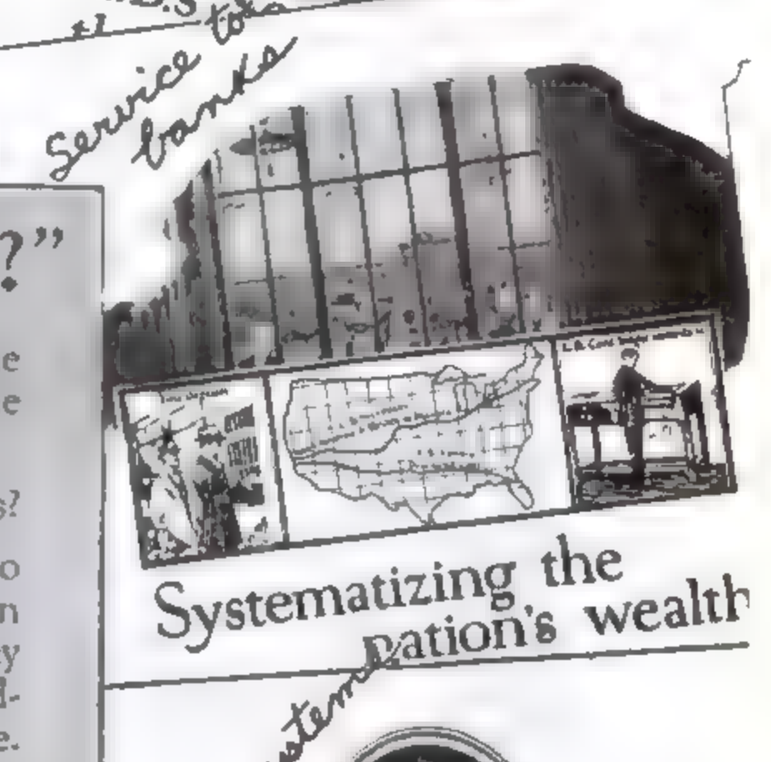

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SHORT TURNS AND ENCORES

Continued from Page 26

"Welcome, welcome, welcome to our home!" sang omnes

We entered the dining room. The long refectory table was set on one side only—that is, when we sat down we were all facing the same direction. At first I thought that I had intruded upon a royal banquet. Golden dishes and golden jewel-studded goblets glistened upon the table. In the center was an enormous roasted turkey. But upon closer examination I discovered that everything—the goblets, the dishes, even the turkey—was papier-mâché. The goblets, by the way, were empty, but that did not prevent my host from raising his, and, with one foot on his chair and the other on the floor, proposing my health in a rollicking drinking song. Then came the dinner, which consisted of ham and eggs.

Little Beppo sang a childish treble:

"Gimme some bread!
Gimme some bread!
Oh, gimme some bread an' butter!"

His mother replied:

"Beppo, bambino,
Pray lay off that stuff.
You've eaten three pieces,
And that's quite enough"

The family pounded an accompaniment lustily on the table with their goblets and sang a rollicking chorus:

"Ah, that's quite enough!
Yes, that's quite enough!
You've eaten three pieces,
And that—
Yes, yes, and that—
Is—quite—enough!"

The conversation progressed merrily. Mimi sang a charming barcarole, recounting her experiences at school that day. Rodolfo and Nedda quarreled, brother-and-sister fashion, in a barytone-soprano duet.

Gilda discussed household affairs with her husband:

"The plumber came today
To fix that dreadful leak
That's filled us with dismay
a week."

Mario cried:

"Ah, speak!
That leak has been my sorrow.
And has the plumber done?"

Gilda, Nedda, Rodolfo, Mimi and Beppo, tragically: *"Tomorrow!"*

We discussed the weather, movies and politics, lyrically and beautifully; in solos, duets, trios and quartets. I found myself getting into the spirit of the occasion, and although I have never been able to carry a tune in my life I remember trying to ask for some more ham and eggs to the tune of Hail, Hail, the Gang's All Here.

Suddenly, in the midst of an exquisite aria in which Gilda was asking me to have some more tea, Mario, glancing at his wrist watch, sprang from his chair.

"Away! Away! I must away
To duty and to glory
'Tis nearly eight and I'll be late
To sing Il Trovatore.
The opera halls where duty calls
Are filled to overflowing.
Away! Away! I cannot stay.
In other words, I'm going."

At the conclusion of this song Mario dashed madly out of the room

Gilda, who had fallen into a sort of swoon, lay prostrate on the floor, singing fortissimo a coloratura aria ornamented with trills and cadenzas. The two little children knelt at her side. Nedda had seized a tambourine from somewhere and was dancing a tarantella on the table. Rodolfo, with drawn sword flashing in the air, was singing a stirring martial ballad.

I rushed to the door, grabbing my hat and coat on the way. I could hear Mario's high C out in the hall.

"Hoyo toho!" I shrieked as I reached the elevator. —*Newman Levy.*

An Unjust Insinuation

MOTHER: And has my little girl behaved like a lady while I was gone?

GUINEVERE: Oh, no, mother! I've been a perfect lamb all afternoon!

On Dit

"THERE!" exclaimed the society-paper editor with satisfaction as she inserted a couple of French phrases. "That gives a perfectly innocent news item the appearance of scandal."

"What Common Creatures!"

CAN EUROPE PAY HER DEBTS?

(Continued from Page 7)

time; and finally he did not have the money. Apart from the men who have a financial interest in cancellation, cancellation is largely a frame of mind. It reflects a theory of international relations. It is a reverberation of the war spirit. It is a hypothesis of economics. It is a display of splurging sentimentalism. Finally, it is a political movement. Men who failed to settle the peace would like to reconstruct the world, and cancellation is a tool to that end. The cancellationists are a heterogeneous lot. Everything is grist that comes to the mill.

What is meant by the contention that the war debts are a legal but not a moral obligation?

This is a definite position with many cancellationists. Professor Seligman, conceding the legal obligation, asks: "But is the question of moral obligation the same? Is the Allied debt, then, a just debt? We advanced the money, indeed, in the form of bonds, and legally our position is impregnable. What we actually did, however, was to defray our share of a common burden, which, if it were to be adjusted to a truly equitable bais, would make us not the creditor but the debtor of the Allied group. To insist now on our pound of flesh is to take the part of a Shylock standing on his legal rights, not a high-minded partner in a joint and common enterprise."

To one who believes our position is immoral there is no purpose in discussing how much the Allies can pay or whether acceptance will hurt us. On this theory, we defaulted the day Germany invaded Belgium, betrayed mankind and for two and a half years coined brothers' blood into dollars. There is no basis for argument on such a proposition; one accepts it or rejects it. One may, however, repeat the dictum of Burke that one cannot indict a nation. If we were traitors to our moral obligation, then we should not collect the war debts; but instead we should return the Allied investments sold in this country since 1914 and in addition pay the debts between the European Allies and bear the costs of reconstruction outside of those to be defrayed by reparations from Germany. This proposition puts us only a little higher—or lower—than the Germans.

If one does not believe this, then the war debts are a legal and moral obligation, to be collected to the extent of our self-interest. There is no middle ground in matters of ethics.

Incidentally, one wonders if Professor Seligman borrowed the comparison with Shylock from the Europeans, or did some American perhaps coin it for them? There is a sense of satisfaction in feeling oneself above the moral turpitude of the common herd. But as Professor Hollander has remarked, the moral argument "smacks in part of disingenuousness and in part of the sanctimonious."

What is the plea for cancellation as a contribution to the amity of the world?

It is agreed that the amity of the world stands in sore need of contributions. But would cancellation prove an effective contribution? The idea is that if we forgive our war debts the countries of Europe would forsake their animosities. France would lose her fear of Germany; Germany would cease to plot for revenge; Great Britain would discard her anti-Polish policy; the United Kingdom would forget the French airplanes; Italy and Greece would not each be envious of the power of the other in the Mediterranean; the Swedes would not covet the Aland Islands; Germany would be glad to give Memel to the Lithuanians, and these would be happy to have Vilna in Poland; Silesia would become the playground of Central Europe; the neighbors of Austria would take her into their partnership; Hungary would forgo her resolve to restore the mastery of a thousand years; the Rumanians would return the loot to Hungary; the Croatians would love the Serbian king; the Italians would give Fiume to the Jugo-Slavs; the Greeks and Turks would labor in peace for the restoration of the Levant; the Turks will thank the British for developing the oil fields of Mosul; the Armenians would have a country; anti-Semitism would cease; Russia would love the little states that split off for independence; everybody would give back to China everything stolen from her. For the diseases of centuries our debt cancellation would be the single and effective panacea! The lion and the lamb would lie down together if we gave the lion a bone and the lamb a wisp of hay.

This is inversion of the order of things international. The war debts are the latest irritations between nations, and the smallest. Erase these—those that have led to the wars of centuries remain. The moral regeneration of Europe must come from the inside. It will not be achieved from the outside by so trifling a salve as the cancellation of our debts. The nations of Europe would still be left just where they are. Free of obligation to us, they would be more free to follow their rivalries. The hard pressure of debt is a part of the realization that war must be paid for; it acts as a deterrent of war. International amity is not a matter of money, a thing with a price. If the war has not taught the need of amity, cancellation of war debts would be futile. Eventual cancellation might be the reward of world-wide peace; it cannot be the cause of it.

What is the basis of the claim for cancellation on the theory that the United States alone can lead the world, and this leadership we cannot use unless we first cancel the war debts?

The theory is that if we cancel, everybody will cancel, at least to some extent. General cancellation would then have made the world amenable to guidance, and a program of world harmony could be introduced and made effective by the United States. This is straw logic. The nationalistic rivalries of the countries of Europe did not have their origin in the war debts. Debts may be holding these rivalries down, in fact, and cancellation might set free the means to make them active. What the world primarily needs is not economic guidance but political guidance. As Hollander remarks, "Irrational prodigality is sham generosity." The *beau geste* among nations brings neither reward nor respect.

What facts in our history indicate that we have the faculties for world leadership in political affairs? Are we to lay aside our economic interests in attempting to adjudicate between European policies? Or would we sit in judgment on world affairs while making reservations as to our positions? Have we power to enforce our leadership? Would we bribe with loans to secure compliance? Or threaten with the economic scourge if a country proved recalcitrant? Certainly we could not use force. If we had doubts of our power for good in the League of Nations we surely cannot hope effectively to lead as a superpower, high above the common herd of nations.

Great losses resulting from the war must be borne. Would the United States undertake to distribute these losses? The rival nations seek to escape past losses and secure new advantages. Should the United States make the allocations? Where in Europe is evidence of trust in our leadership? John Dewey—liberal, tolerant, sane and wise—has expressed the objective American viewpoint:

"When we are told that Europe wants and will welcome our initiative and guidance, we wish to know when the age of miracles returned."

What is the basis of the assertion that our war loans are in reality the sign that we have been a profiteering nation?

First, that we did not enter the war in 1914, and made huge profits selling supplies up to the time of our entry into the war. Secondly, that the volume of war trade was very large and very profitable. There is much loose exaggeration in the discussions. Professor Seligman says:

"The fortunes made in this country were stupendous. . . . We reached the dizzy heights of untold prosperity. . . . We heaped up wealth while the other countries lost it." Added to the asserted fact that we made these enormous profits, Professor Seligman further makes the statement in undiscovered history that "had we been in the war from the beginning, we also should have been hovering on the brink of bankruptcy. Instead of being able to count the ten billion as assets, our Government probably would have been in the position of owing ten times ten billion as our share of the cost of the war."

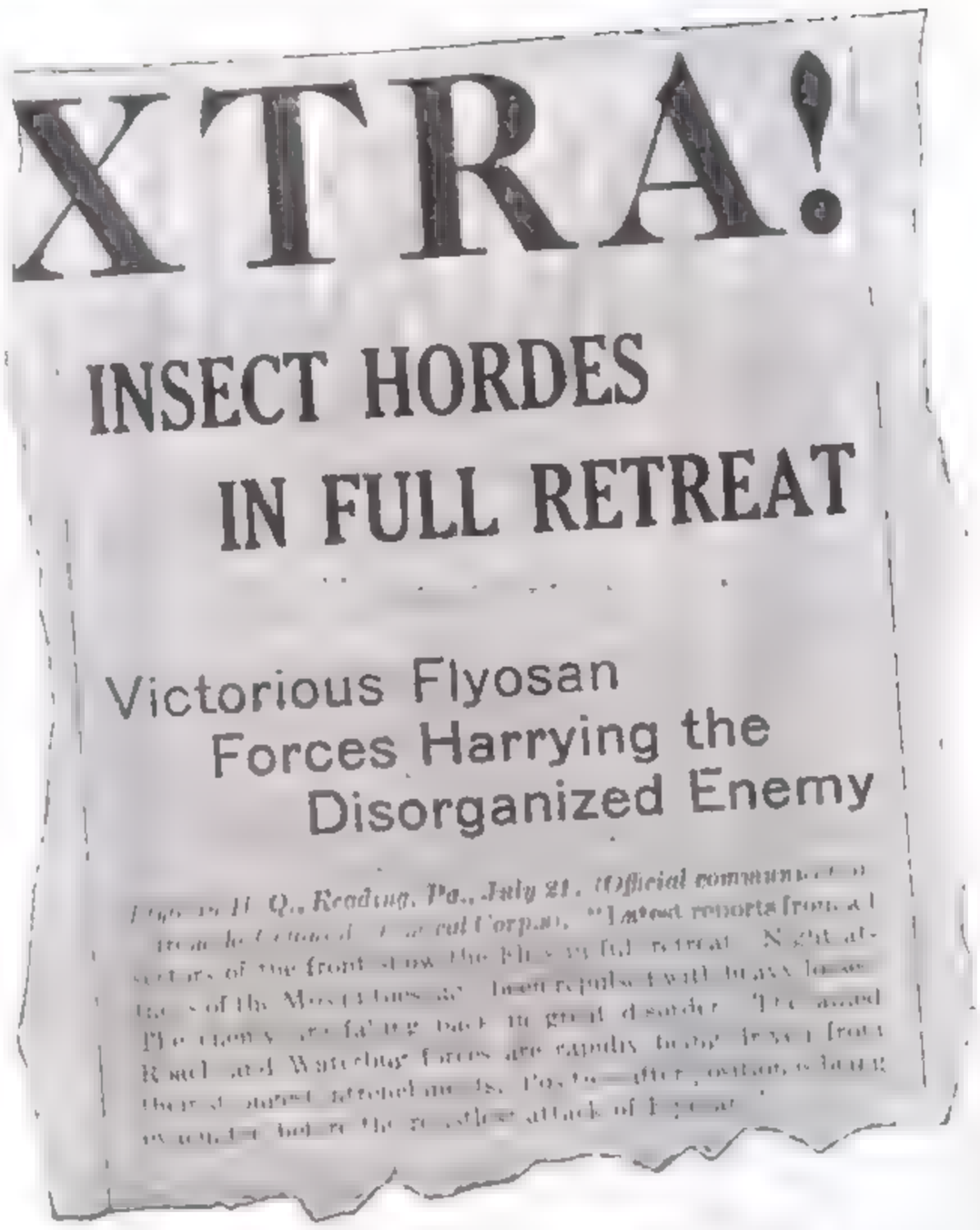
What are the facts of this war business? Our excess of exports to Europe during the

(Continued on Page 97)

XTRA!

INSECT HORDES IN FULL RETREAT

Victorious Flyosan Forces Harrying the Disorganized Enemy


Reading, Pa., July 21. (Official communiqué of the Colonial Chemical Corps). "Latest reports from all sectors of the front show the Flyosan retreat. Night attacks of the Mosquitoes are being repulsed with heavy losses. Flies are falling back in great disorder. The armed Fly crews are fleeing back in great disorder. The armed Fly crews are falling back in great disorder. The armed Roach and Waterbug forces are rapidly being driven from their strongest intrenchments. Positions, after positions, are being taken before the relentless attack of Flyosan.

Such a dispatch might well be sent.

Flyosan is mankind's strongest new ally in the ceaseless war on insect pests.

With this wonderful non-poisonous liquid you can now kill flies and mosquitoes by the roomful. Merely spray Flyosan into the air. In five minutes every fly and mosquito will be dead. Open the windows. In fifteen minutes all traces of the use of Flyosan will have disappeared,—no odor, no stain, no danger, no muss to clear up.

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Another spray kills them.

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Most drug, grocery and hardware stores have Flyosan. If yours do not fill out the coupon below and mail it to us today.

If Flyosan does not do all we claim for it we will refund the purchase price without question.

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Colonial Chemical Corporation, Reading, Pa.
Enclosed find $1.00 ($1.25 west of Rockies and Canada) for which please send me a complete Flyosan outfit (pint can and sprayer).
My dealer's name and address is _____
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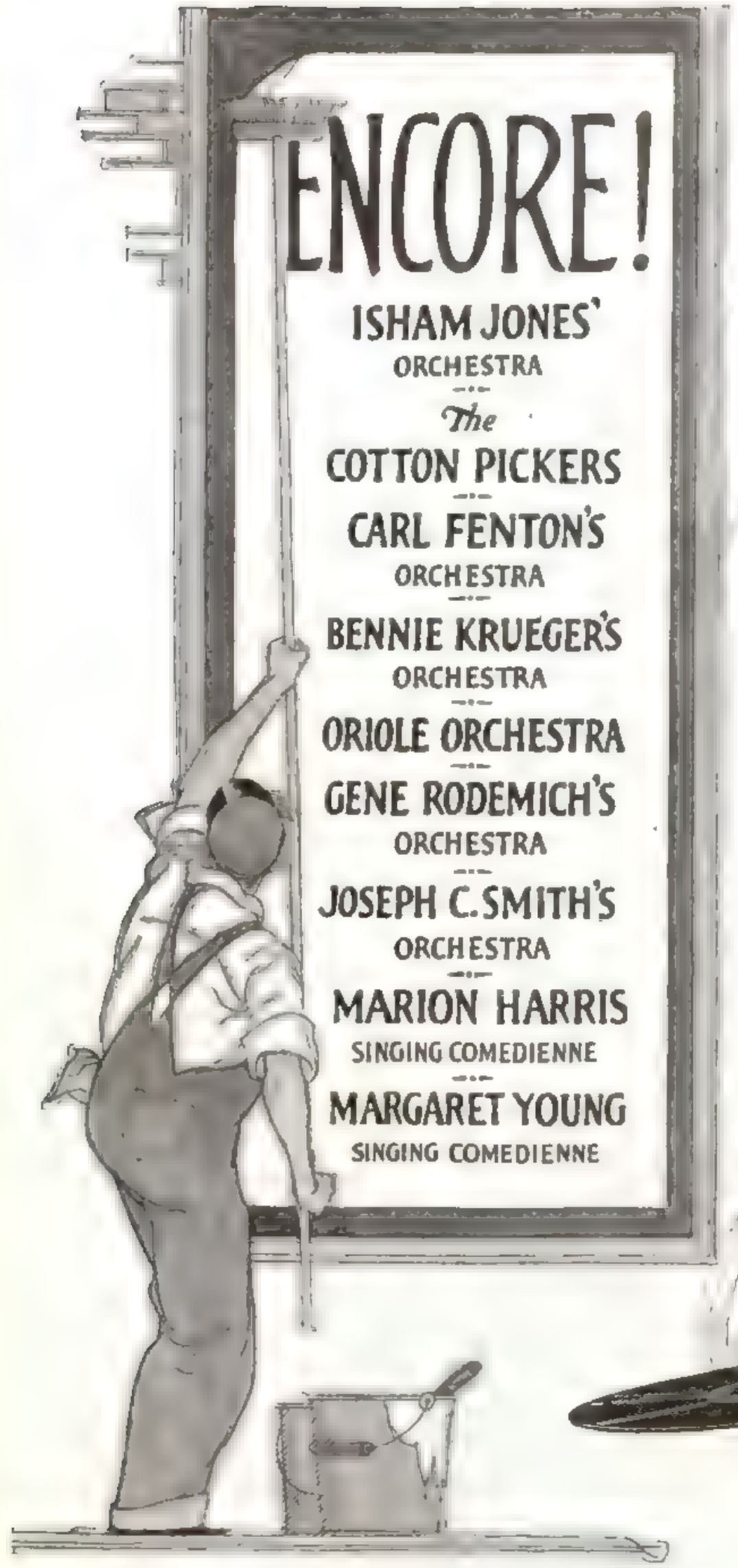

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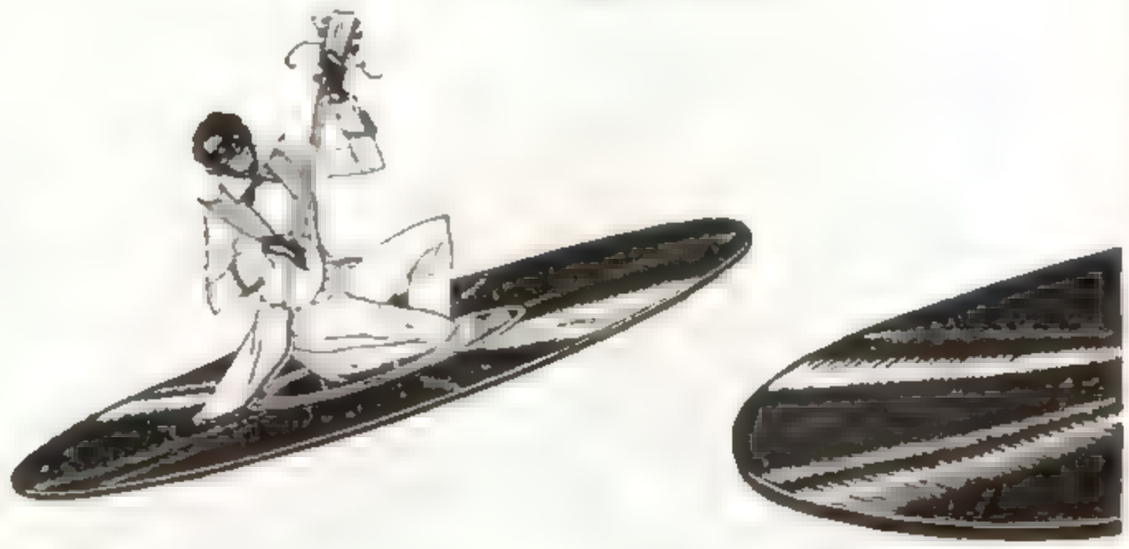

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The World's Greatest Dance Music Interpretations

Adding Gayety to the Summer Season

Tantalizing Toe Tinglers By America's Most Famous Dance Orchestras, Reproduced As Only Brunswick Records Can Interpret Beautiful Music.

Here it is again, that annual frivolity revue. A return engagement by special request.

Just hear it. And feel your troubles go.

Continuously during the year Brunswick offers wonderful dance interpretations. But in one month particularly—this—indulges the urge of the light fantastic. Serious affairs, concert and operatic matters, the New Hall of Fame, are for the moment set aside.

All of us think about dance music.

We scour the world for new thrills.

Then we gather them into a gloriously frivolous, happy-go-lucky release to provide young hearts with Summer's joy.

This is our third excursion. And never before one so enticing.

New dance music. Intriguing, beguiling dance music from the four corners of the world. Gay youth! And youth prolonged! Dainty slippers and tingling toes!

Isham Jones, Bennie Krueger, plus—

Isham Jones, Bennie Krueger, Arnold Johnson, Carl Fenton, Joseph C. Smith—leaders of great orchestras of the social swirl—all helped us. Then played what we gathered with lightness and gayety in every note.

And the records are clear—marvelously so. The saxophone's wail, the piano's thrum, the flute's soft trills are made to live as only a Brunswick Record can make them live. Not phonograph music, you'll agree, but the ballroom of the Ritz, the Carlton, Savoy, moved into the moonlight of a June night.

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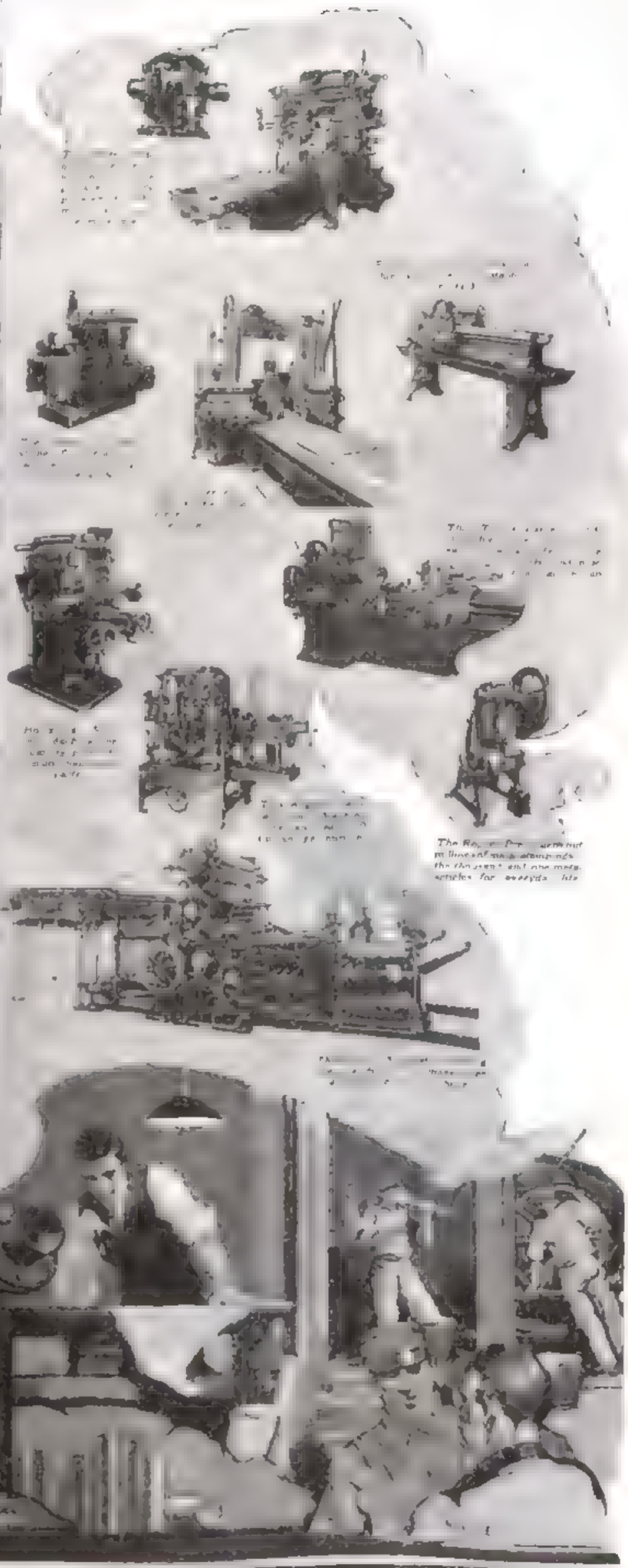

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Continued from Page 93.

period of the war was roundly $18,000,000,000. Possibly another $1,000,000,000 worth of materials were sent over by the Army and Navy without record. In this country Great Britain bought some $12,000,000,000 worth of goods and borrowed $4,000,000,000. Is one to imagine that the sales and loans were both largely profits? Are we to believe that the $10,000,000,000 loaned to the Allies corresponds to the profits on the transactions eventuating in this balance of exports? That was certainly cost plus with a vengeance! The income taxes are to be subtracted. The industries passed directly from war boom into the boom of the upturn period of the business cycle. In the last two years billions have been written off from inventories and the losses must be subtracted from the profits. The railways lost in war operations an amount estimated at $1,500,000,000. The highly paid war workers had later long periods of unemployment. The postwar slump took from the farmers the largest part of their war profits. Of the paper profits of the war the largest part is gone and the flight of war profits must be sought in the war itself. To picture the people of the United States as cashing in war profits in the collection of war debts is sheer drawing on the imagination to erect an argument. No one knows what the war profits were or how much are left.

Let us scrutinize the foreign-trade data in another way. During the five years before the war, our average balance of merchandise trade with Europe was positive to the extent of $536,000,000 a year, our balance with the rest of the world negative to the extent of $44,000,000 a year. During the eight years 1915–22 our average balance of merchandise trade with Europe was positive to the extent of $2,830,000,000 a year, our balance of trade with the rest of the world negative to the extent of $212,000,000 a year. During the two calendar years that included our participation in the war, the excess of exports of goods was $7,046,000,000. During the four years since the war, excess of exports of goods was $10,366,000,000. The bulk of the trade was obviously not a profiteering war trade but a postwar trade.

The situation can be tabulated in another way:

We spent in the war about	$45,000,000,000
We raised in taxes and bonds . . .	40,000,000,000
Increased prewar internal debt. . .	23,000,000,000
Net national debt, war loans subtracted	13,000,000,000
Net Treasury cost of war to date. .	33,000,000,000

We spent $33,000,000,000 as a nation in order to enjoy a balance of merchandise trade of $19,000,000,000. And this is called making money out of the war! Increase in national income cannot be cited as evidence that we made money out of the war, as increase was in dollars of lower buying power. The national income in terms of goods has been little increased since 1913.

In Volume III, Number 2, of the Record of the British Save-the-Children Fund Sir Philip Gibbs wrote:

"When I hear English men and women 'grousing,' as they sometimes do, because the United States refuse to join the League of Nations, and demand the repayment of European debts and hold themselves aloof determinedly from European affairs, even imposing high tariffs against our manufactured goods, I think instantly of another aspect of the American case. I think of the immense generosity, the magnificent efficiency, the untiring and unselfish devotion, with which the American Government and people have given aid to the starving nations on this side of the Atlantic."

Did the war convert the United States from a debtor nation into the greatest creditor nation in the world?

This is another exaggeration frequently used by cancellationists. Professor Seligman says the war "changed the United States from the chief debtor nation of the world to the chief creditor nation." This does not correspond to British views. According to competent British economists Great Britain holds still some $15,000,000,000 of her prewar foreign investments. If one adds the war loans to this sum, and subtracts her war debts, the figure is nearer $20,000,000,000. We have, outside of our $11,500,000,000 war loans, at the outside $4,000,000,000 foreign investments. According to Friday, prior to our entrance into the war European countries sold back some $2,000,000,000 of American securities. In addition to this they sent $1,500,000,000 of gold and sold here $1,500,000,000 of government securities. The Allies preferred to hold American securities and sell us their securities. Europeans still hold a large volume of American securities, especially Great Britain. In the international account for 1921, as tabulated by Williams, is the item: "Interest payable on foreign capital in U. S. $100,000,000." This amount of interest was due Europe from us after we brought back into this country during 1919 and 1920 some $450,000,000 of our securities formerly held abroad. Of the $100,000,000 outgoing interest on foreign capital in the United States in 1921, three-quarters went to Great Britain. This interest is practically half the amount of her annual debt payment. The United States must not indulge in a swelled head. Great Britain is still the leading creditor nation of the world. As the result of the war we are poorer, not richer. All nations have gone down the scale of wealth.

Let the prewar and postwar condition of the United Kingdom be presented in summary. Before the war, the United Kingdom had foreign investments to the extent of $20,000,000,000, bringing in interest of roughly $900,000,000. The invisible items of income in addition to interest on foreign investment represented roundly $1,000,000,000. The excess of imports over exports was about $700,000,000 a year. This left a positive balance of over $1,000,000,000 a year. This huge sum went largely out into increased foreign investments. Since 1914 the foreign investments were reduced to some $15,000,000,000, the sum of $7,000,000,000 has been borrowed and $9,000,000,000 has been loaned. As Paish puts it, "After allowing for the repayment of her foreign debt, and writing off her doubtful investments, the net and real value of her foreign investments is at least £3,000,000,000." In 1914 foreign capital invested in the United States was estimated at $5,500,000,000, American capital invested abroad at $1,000,000,000. Since the war foreign investments in this country have been reduced to nearly $2,000,000,000 and our investments abroad increased to possibly $4,000,000,000. To this must be added the war debts of $11,500,000,000. Ask any international banker if he thinks the net and real value of our foreign investments, including war loans, is $15,000,000,000. Our war loans are over two-thirds of our foreign investments; the war loans of Great Britain are less than half her foreign investments.

Figures for the United Kingdom balance of commerce have recently been issued by the Board of Trade. The figures are hundred million sterling:

	1913	1922
Income from foreign investments .	210	175
Income from shipping, net	94	140
Income from commissions	25	30
Other income	10	10
Total invisible exports .	339	425
Excess of imports of goods . . .	158	170
Available for fresh investment abroad .	181	155

The returns from private investments abroad are four times as large as our income from the same source. It will take our investors years to overtake the position of the British investors in the foreign world. The foreign securities floated on the London market in 1922 were over £60,000,000 And the quality was higher than in those floated in this country, the natural result of longer experience in foreign fields.

What is the claim for cancellation of war debts on the ground that the costs of the war were a common burden?

This piece of special pleading has been given particular prominence through the writings of André Tardieu. Each country was supposed to give what it had - France men, England ships, the United States supplies, primarily. Professor Seligman holds this view:

"If the war was a joint enterprise, carried out for a common purpose, is there any more reason to separate the financial contribution than the human contribution? If we are to charge France and Italy for the wheat that kept their forces alive, for the uniforms that kept their soldiers warm while they held the battle front, we might as well charge so much a man for the American Army when it finally arrived."

As to the last, it is enough to rejoin that in all wars in history supplies have been paid for, men, barring mercenaries, have not.

The proposition that the war was a common burden has been negated in these pages by Garet Garrett. It will suffice,

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What one ingredient has done for better shaving

You see the benefit of Williams' in the finer, smoother faces of its users. With every shave, their skin is left soothed, soft, delightfully refreshed.

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A certain ingredient in Williams' is responsible for this delightful skin help that you get in every Williams' shave. With the help of this ingredient, Williams' lather softens your beard quickly, thoroughly, so that your razor cuts with ease. Then, because of it, your skin remains after the shave soft and cool, in ideal condition—truly benefited by the gentle effect of Williams'.

It is this marvelous skin care that makes Williams' different from any shaving soap you ever used.

Send for free trial tube

We invite you to shave for a week, or as much longer as the tube lasts, with a "Get Acquainted" tube of Williams' which we will send you free. Use the coupon below or send a post card.

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For a week. See coupon below.

Here is an easy yet conclusive test to show you how extraordinarily good for your skin Williams' is. Send the coupon for a week's supply of Williams' free. Shave with Williams' as long as the free tube lasts. Then observe the fine condition of your skin.

For men who prefer the stick, Williams' Double-up Stick (absolutely new) and Williams' Holder Top Stick (the original holder top stick) give the genuine Williams' in the most convenient stick forms

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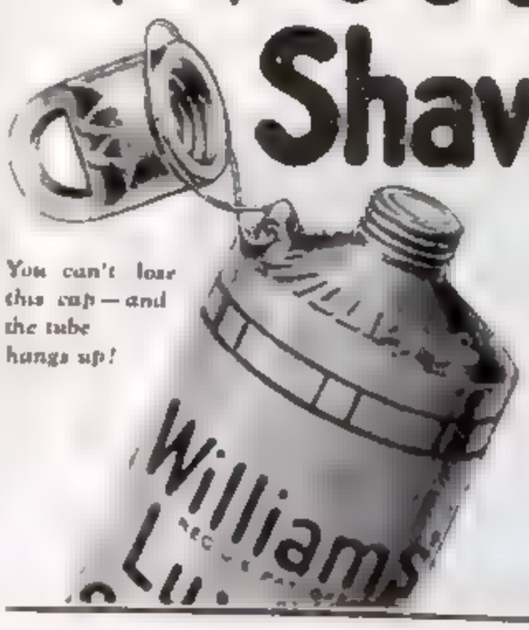

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A short time ago we conducted a series of tests with your Federal 58 D.X. receiver with the most remarkable results. KFI and KHJ, both of Los Angeles, California, came in so loud that with five pairs of phones in the circuit, we were unable to keep the phones on our heads. We consider this reception to be very good indeed, when one considers the fact that there are five high powered transmitting stations on this island."

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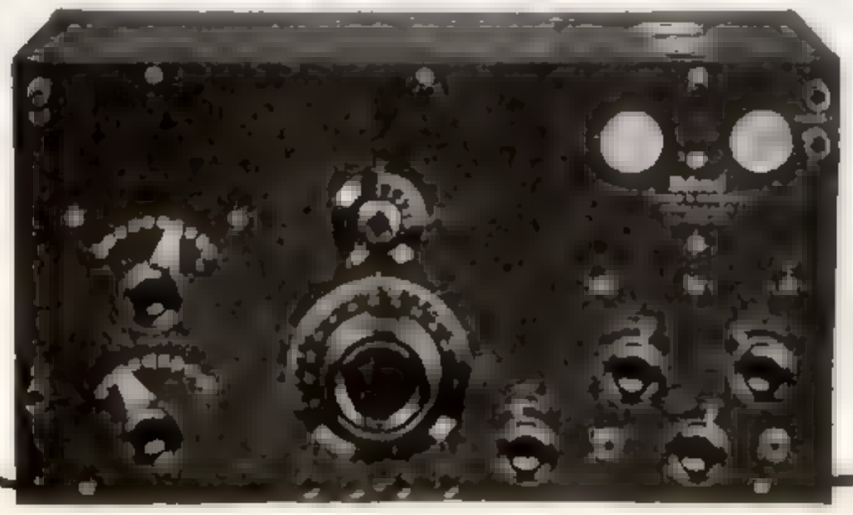

Federal Long Distance Receiver No. 58 D.X.

therefore, to insist on a few points briefly. In the first place, prior to our entrance into the war, the Allies did not between themselves regard the costs of the war as a common burden. Nor did they do so after we entered the struggle. Great Britain sold coal, steel, jute and shipping—to mention only a few things—to France and Italy for high prices, while lending them part of the money to make the payments. Great Britain and France did not feed occupied Belgium; they loaned her money to buy the foodstuffs that the C. R. B. distributed. France used her steel plants to make implements of war and fell behind in ship construction. After the war, ships were sold to France for handsome figures. The Royal Commission on the Wheat Supplies mobilized wheat for all the European Allies, but the unit cost was higher to France and Italy than to Great Britain, because shipping subsidies were not extended to the Allies. Czecho-Slovakia had soldiers fighting in Italy and France. These were supported not by France and Italy but on money loaned to Czecho-Slovakia by France and Italy. After we entered the war the system continued. When we carried Allied troops and tonnage we loaned them the money for the freight. When we sent men and supplies in British bottoms we paid the carrying charges, over $90,000,000. We paid in the United Kingdom, France and Italy for everything we bought there. Our cash payments to the Allies were in excess of $4,000,000,000. We held controlled prices on raw materials and the Allied governments paid us these prices. But we paid the British Government for wool, jute and other materials, not the low military prices, but the high civilian prices. We could not get the price of jute down to a proper level without threatening retaliation by refusing to supply silver for India; then the lower price was granted. We paid in France port taxes—never levied until after we entered the war—lighterage charges, rail mileage for our trains, damage to railways and roads. We left there huge public improvements, an almost complete loss to us, a large gain to France.

From first to last the charges of the war were not a common burden. Commercial bookkeeping was retained throughout. In France the peasant was paid a high price for wheat to feed the Army; the wheat grower in the other countries was paid a high price also. Each country sold supplies to its own military service and to the military services of the Allied countries. Civilian trade followed the same general channels. Because we put our men under Foch it did not follow that we put our Treasury under the British Chancellor of the Exchequer and the French Minister of Finance. The theory of the common burden of the war is a theory outside the facts.

It is announced that the British Disposal Board has sold surplus war stores and materials in the sum of £650,000,000. Of this, the sum of £310,000,000 was realized on trading accounts. A considerable part of this $3,000,000,000 of materials was purchased on credits from the United States, another part purchased in the world at low prices because the sterling exchange was pegged with dollars. This is one of the side lights on the common-burden-of-the-war hypothesis.

Behind this proposition is the implication that we did not enter the war on time, having therein neglected our part of the common burden. We should make up for it by extra outlays of men and supplies after we did enter. This implication no American can tolerate. We entered the war as soon as it became apparent to us that the purposes of German domination extended outside of Europe, and within Europe aimed at the Germanization of the Continent. Our late entry was not a delay in duty for which we had to pay extras as a penalty.

Finally, if such a proposition were to be entertained it is clear that this would lead not to cancellation of the present war debts but instead to a recomputation of the financial relations of the several Allies. Everything would need to be put into a common pool, with an agreed common accounting, a common cost plus, a common basis of division. We should have to put in the deterioration of our railways under war management, the Allies the same. The losses of postwar liquidations would need to be accounted for, including our Shipping Board.

Would such a computation apply to Great Britain or to the British Empire? L. L. Summers, in an address delivered in Washington in 1920, stated that during the war Great Britain profited to the extent of $1,600,000,000 from our controlled prices. That item would have to go in. By the pegging of sterling during the war, the British saved hundreds of millions in reduced prices. That would have to go in. Our total outlay for the war was about as large as that of Great Britain. Where such a recomputation of the costs of the war would lead no one can tell. We may be sure the Allies would be charged with many things that do not now stand against them. But no such recomputation is proposed. All that is proposed is that our loans to the Allies be canceled, our payments to them to stand. The common burden of the war is not a reason for cancellation; it is an excuse for cancellation. Unless one believes in cancellation for other reasons one cannot take stock in the proposition that the costs of the war were a common burden and that we should cancel the war debts because we are shy on our share.

It is very noteworthy that in the cancellation discussions of European writers they are clearly oblivious of the fact that our Constitution does not permit Congress to play with the people's money as is the case in most of the countries of Europe.

When we are warned that it would injure us commercially to accept the debt payment, what is meant to be conveyed?

By different men and in different ways, one of four things is meant: That debt payment would make us take more foreign goods; that debt payment would compel Europeans to accept less of our goods; that debt payment would make us increase our excess of gold; that payment of debt would make us export capital beyond our good. These contentions may be theoretically true, and at the same time grossly exaggerated or practically false.

Part of the debt payments, presumably, will take the form of added goods, especially from the Continent. It makes little difference if these goods come to us directly or go out on the markets of the world. We shall feel them just the same. In this sense the payment of reparations by Germany will have the same effect as debt payment by our European debtors. It would do us little good to exact payment in stipulated goods that are not competitive with our products at home. The competitive goods would go elsewhere in the world and meet our goods there. Whether pressing a debtor country to pay would have the result of forcing out competitive goods at lower prices than would otherwise be the case can only be determined by trial, and cannot be foreseen. If the competitive goods are to appear on the market somewhere we might as well take a part of them for nothing, since the competition would reach us in any case. The crux of the argument lies in the assumption that debt payment must result in dumping of goods to the extent of the payment. This is exaggerated and may be totally fallacious. In the one case the goods appear as payment of debt. In the other case the goods appear as payment for desired imports to raise the standard of living in Europe. The productivity lies in the potential of the debtor countries. If they do not make goods to pay debts certainly they will not let plants lie idle. If they can make the goods cheaper than we they will send them over under all circumstances. Since we have to meet the competition, we might as well take some goods in debt payment.

That debt payment would compel Europe to take less of our goods is again an exaggeration or a fallacy. Debt payment might make Europe lower the standard of living, reduce imports and increase exports. Some of these reduced imports might be our commodities. But do we know that Europe would take the imports from us if the debt payments were not exacted? Only in cotton do we hold a world monopoly. In foodstuffs, feeding stuffs, metals and minerals we must meet the prices of other exporting countries. If our prices are lower Europe will let the import restrictions fall on other countries. If the prices of other exporting countries are lower she would favor their trade in any event.

It is possible that annual debt payments of $400,000,000 may compel Europe to reduce her imports to some extent and that a part of the reductions would fall on us. On the other hand, since Europe pays largely in finished goods, she cannot reduce her imports of raw materials. She would make the restrictions in luxury goods. Our

(Continued on Page 101)

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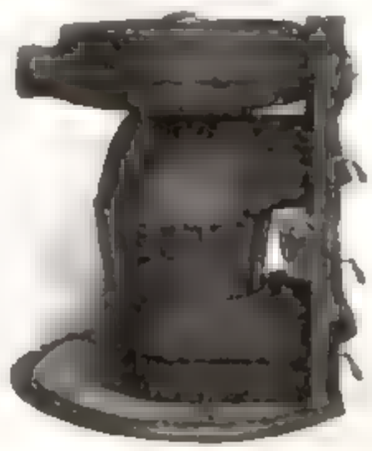

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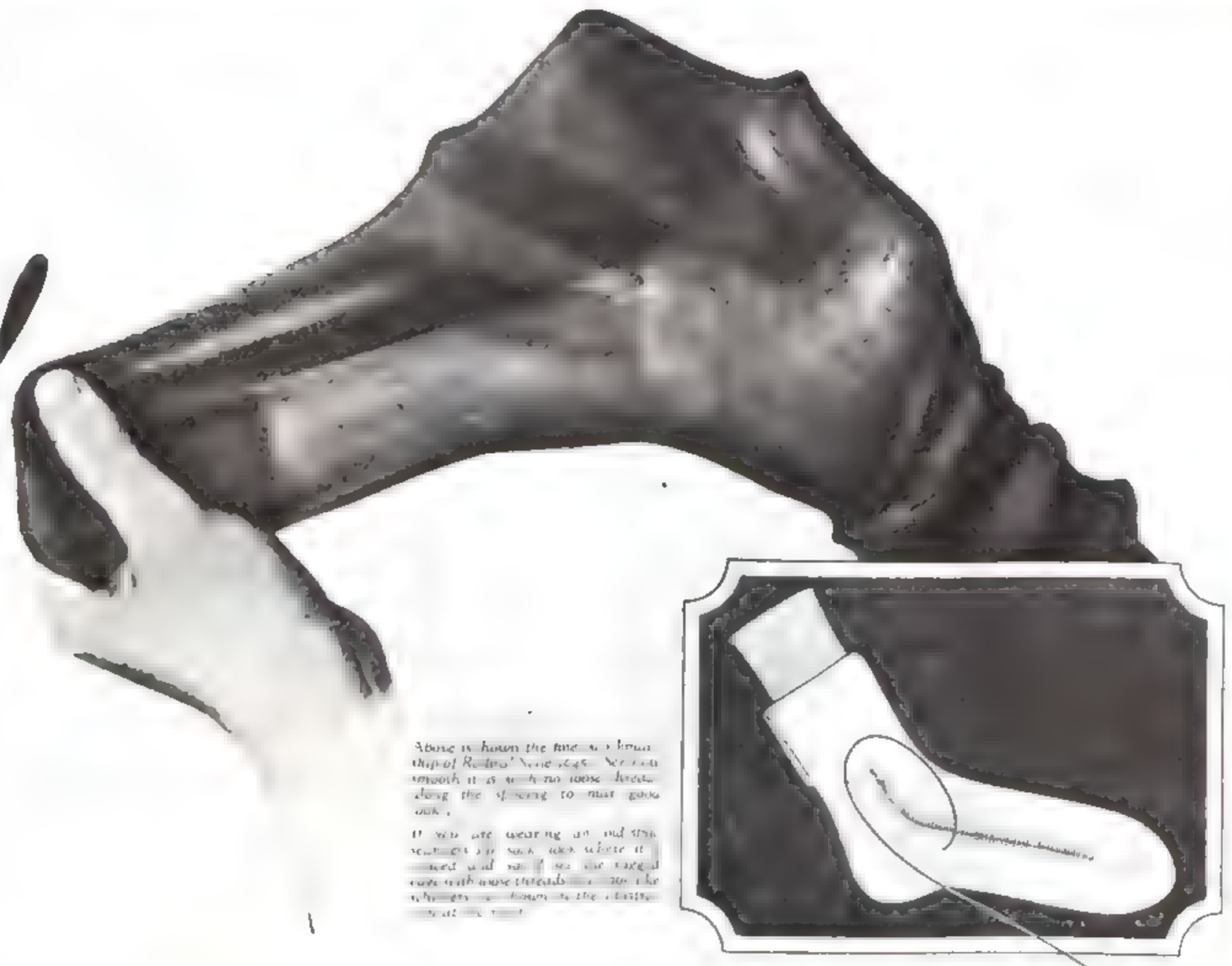

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This new silk sock embodies the best features and eliminates faults in the old standard styles of silk socks.

Note these comparisons: The old-style better grade silk sock has a seam running from the tip of the toe down the bottom of the sole and up the back of the leg. Many men find this seam uncomfortable On the other hand, the old-style seamless silk sock has a ragged edge, like whiskers, along the splicing in the heel and foot where the silk is reinforced, and with low shoes this ragged edge is unsightly. Now, in Rollins' Style 1045 both the seam and the whiskers-like ragged edge are eliminated.

Examine this new Rollins silk sock and you find other points of superior quality. The knitting machines are the finest gauge ever used for men's silk hosiery, which means that there is more silk in the leg than in any other silk sock at anywhere near the price. The silk used is 12-strand pure Japanese tram thread silk—twelve strands of this fine silk twisted together to make each thread of silk yarn. In the part of the heel which shows above low shoes a stronger 20-strand pure Japanese silk thread is used. The sole of Style 1045, where the greatest strain of wear comes, is knitted of fine mercerized yarn. Silk was deliberately left out to give softer cushioning between foot and shoe and to provide greater wearing strength.

You'll be delighted with the finer workmanship and the longer wear in this new Rollins silk sock. With no seam to walk on and no ragged edge along the splicing, you can get more comfort and better looks than is possible in men's silk hosiery of the old types—and at a very reasonable price.

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ROLLINS HOSIERY

For Men, Women and Children

Continued from Page 98

exports to Europe are largely essentials. Keynes argues that our farmers would face greater danger of loss of trade than our manufacturers. This argument rests on the assumption that the market for agricultural products is a close market. It is not, and will be less so when Russia returns as an exporting country. Europe buys her grain from the country of lowest price. When the surplus grains of the world exceed the needs of Europe she buys from the cheapest source. That is not in the United States; we cannot produce grain on a price basis in competition with the cheap lands of Russia, Canada, Argentina and Australia. If we lose our trade in agricultural products because Europe has to pay her war debts, we should lose the larger part of it in any event. At the world prices of grains there is little profit for the grower in the United States. We must expect Europe to stimulate her agriculture and buy as much as possible from Russia. After that she will buy where prices are lowest, and the normal exportable surpluses of the competing countries are in excess of the needs of Europe. Under these circumstances we should not keep the European orders for grain even if the debt were canceled.

Senator Borah is quoted as having said that "our farmers, since 1920, have lost over $8,500,000,000 in deflated prices. That is more than England and France both owe us." The belief that cancellation of war debts would have frustrated price decline has no objective basis.

That debt payment will lead to further accumulation of gold may be true. It may be expected to lead to shipment of new gold from Great Britain. This gold we may ship out again to other countries if our imports continue to rise relative to our exports. It is commonly predicted that the next year may see us a gold-exporting nation again. It is probable that Great Britain will pay in large part in the form of new gold. Who can say that she would not send it here in any event? Sending gold to us tends to elevate our price level and lower Britain's price level. That is a good thing for their business, a bad thing for ours. The gold that has come to us came without debt payments. Here again one must not ascribe to debt payment what would occur without it. In view of the present situation we can look forward complacently to the annual contribution of $200,000,000 of new gold. Later we can use it to pay for rubber or petroleum. In an article in the Manchester Guardian Commercial of November sixteenth, Paul Warburg points out that our gold reserve is not such an unmitigated nuisance as European critics and native cancellationists would have us believe.

That payment of debt would make us export capital is true. That the amount would be excessive is pure assumption. Whether this export of capital is good or bad for us depends on the wisdom with which the foreign investments are made. The outside world needs new capital; South America, Canada, Africa and Asia need new capital as well as Europe. We have been sending three times as much capital to non-Europe as to Europe. Before the war the annual export of fresh capital from the United Kingdom was nearly $1,000,000,000 a year. If every dollar of the debt payments goes abroad again, as might indeed be expected, this will represent no strain on our investment funds. It is 5 per cent of the national savings. The real point is that the investments must be good. If it is true our railways need new money. If we abolish tax-exempt securities money would go to the railways.

We cannot escape being a creditor nation. The world would call on us for money if the war debts were canceled. We are able to carry that amount in addition if the investments are sound. Cancellation would have one meaning to a country that is a world creditor and another to one that is a world debtor—for example, Great Britain and Italy. If we cancel to Great Britain we reduce our outside investments and our influence in foreign markets. Thus cancellation would be a factor in world trade and foreign policy.

When advocates of cancellation state that the debts of the European countries cannot be repaid, does this include the private debts? If so, why have bankers who favor cancellation continued to market European governmental securities to American investors?

European governments owe our Government $11,500,000,000. European governments and private concerns owe American investors some $4,000,000,000. The final payment of both debts rests on the same footing. If the productive capacities of the borrowing countries cannot pay the one they will fail on the other. The ability of a debtor government to pay its debt to our Government rests largely on the ability of the foreign government to induce American investors to relieve our Government of the burden, unless they can resell to us our securities held abroad or ship us gold. Each additional $1,000,000,000 loaned abroad makes it harder for the European governments to induce American investors to take over investments corresponding to their debts. The European debtor governments find it harder to pay their $11,500,000,000 debts because our citizens already hold $4,000,000,000 investments in Europe. Therefore no banker who has floated European securities in this country ought to question European ability to pay her debts. He has assumed Europe could pay her debts when he sold European securities. There is no mystical line of demarcation between European debts to our Government and to our citizens. Eventually they will be merged and will work together abroad for the international account. When we loaned the $11,000,000,000 abroad we condemned it to foreign servitude.

If we should cancel loans due us because we felt we could not afford to accept payment with goods, what assurances would we have that the debtor countries would not still dump goods on this country? If the debtor countries have the manufacturing capacity to pay their debts with goods, what is to prevent them from using this manufacturing capacity to develop a world trade for the sake of profit?

Cancellation of debts would not protect us from foreign goods. If Great Britain, France and Italy have the manufacturing capacity and the managerial talent to lay down goods in our markets at prices lower than ours, they will do so, debts or no debts. They will dump goods on us; they will undersell us in world markets. In other words, we do not build up a competitor by demanding payment of debts; the competitor is already there. Compulsion to pay debts could hardly prove a stronger stimulus to production than the lure of profit. By and large, the lure of gain will draw as much goods from European factories as the lash of exaction. Let potash be used as an illustration. We would probably not have to accept more potash in payment of debts than we shall have to accept on the basis of price. The goods that are cheaper than ours will enter in any event, barring tariff. The goods that are dearer than ours could hardly be marketed in this country if they were offered in payment of debt. The goods that do not compete with domestic wares will enter in response to demand, debts or no debts. Goods taken in payment of debt would not be accepted in excess of current needs, and stored. The idea that by accepting payment of debts we create or build up a competitor that otherwise would not exist is largely a fiction. Europe is going to sell every pound of goods the markets of the world will absorb. It is doubtful if the markets of the world or the manufacturing activity of Europe would be materially affected by payment of interallied debts.

What was the trade position and international account of Europe before the war?

Europe, outside of Russia, had in the years directly before the war a negative balance of merchandise trade. The excess of imports over exports of goods was roundly some $1,500,000,000 to $1,800,000,000. The total international account was positive, the invisible resources far more than sufficed to cover the negative balance of trade. The resources beyond the sum required to pay for excess of imports were available for investment at home or abroad. In fact it tended to go abroad, and each year Europe was increasing the foreign investments. The foreign investments of Europe stood in 1914 at $35,000,000,000. Of this sum, Great Britain held $20,000,000,000, France about $8,000,000,000 and Germany $5,000,000,000. Services brought in notable returns; estimated for Great Britain at $900,000,000, for Germany at $250,000,000. Tourist expenditures and immigrant remittances carried into Europe $500,000,000 annually. The total invisible resources of Europe before the war were probably $3,000,000,000 a year or more. The prewar positive balance of the international account of Europe was more

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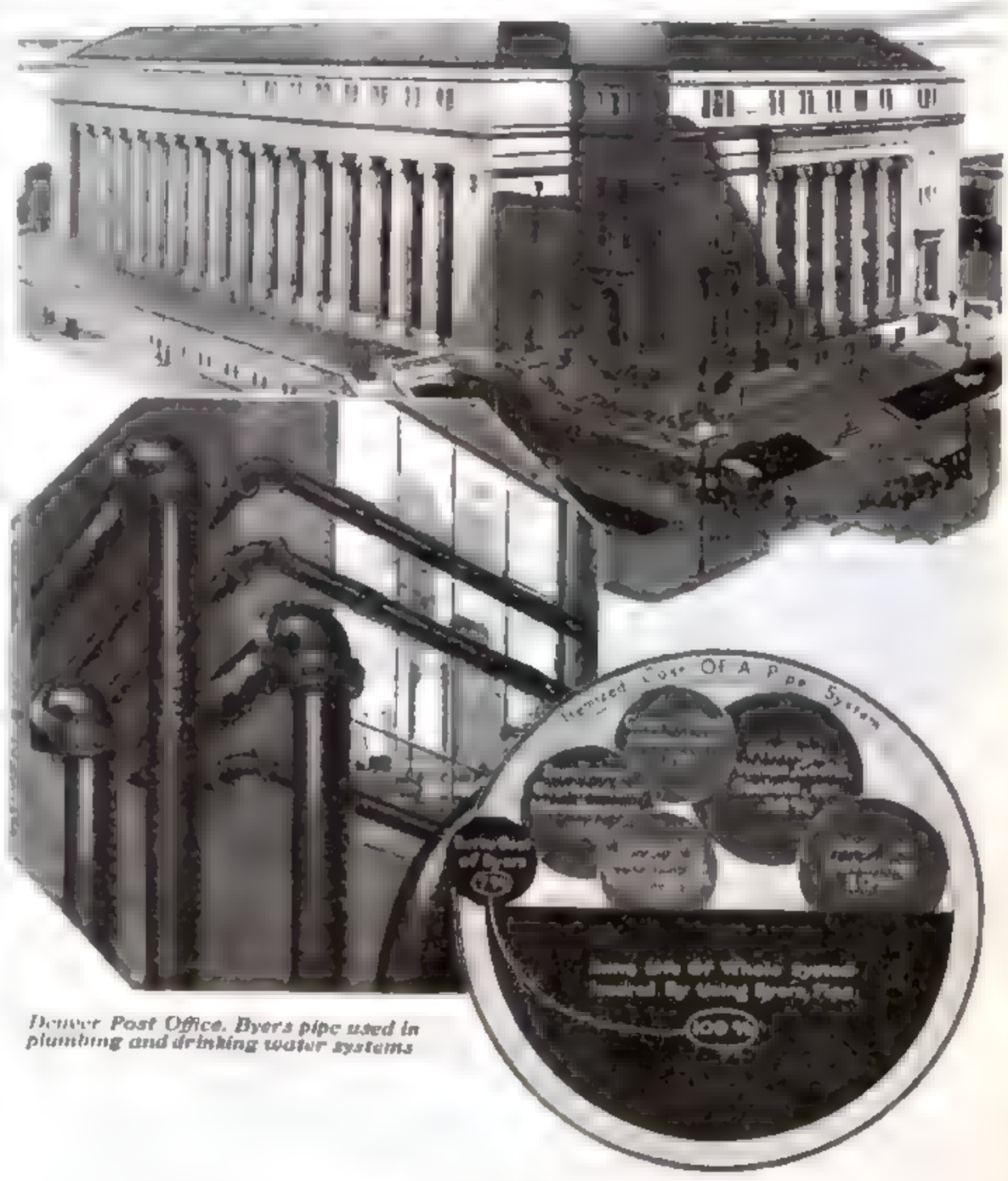

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than double the sum due the United States if the war debts are funded on the basis of the British settlement. The real question is to what extent the wealth and earning capacity of Europe have been reduced by the war.

The prewar and postwar situations cannot be compared on account of three facts: No one knows what part of the foreign investments of Europe have been disposed of. The balance of merchandise trade is not comparable because of different systems of valuation of imports and exports, the result of the exchanges. In every country the state of the budget is confused by excessive military outlays, padding of the civil service, losses on railways, posts and telegraphs, subsidies, doles and taxation problems. There is little effort on the Continent to bring revenues up and keep expenditures down, increase production and restrict nonessential consumption. Because our gold reserve has been so greatly augmented, it must not be inferred that the gold reserves of European state banks have been depleted. Thirteen central banks—outside of Russia—that in 1913 held gold to the value of £535,000,000 now hold £615,000,000.

What is the manufacturing capacity of Europe, compared to before the war?

Given fuel and labor on the prewar basis—especially important as a qualification in France—the manufacturing capacity of Europe is notably increased as the result of plant expansion during the war. France and Belgium have lost, but all other countries have gained. It is incorrect to assume that plants were erected for the making of implements of war and scrapped after the Armistice. Plants that were enlarged were designed also for manufacture of civilian goods. There are certain pieces of equipment in steel plants used only for making guns and armor plate, and so forth. But for the most part the enlarged steel plants are adapted to a wide variety of uses. Plants that make explosives are able quite as well to make dyes and chemicals. Many strictly nonmilitary plants were erected during the war—flour mills, margarine factories, textile mills, magneto factories, and so on. In a word, the manufacturing capacity of Europe and the world is larger than in 1913, larger probably than it would have been at this time if the war had not occurred. The limiting factors are fuel, labor and markets.

With the restoration of normal conditions in the world we may expect to witness more intense competition than before the war. The manufacturing countries have every motive to enlarge sales in foreign countries. Given fuel and labor at comparable prices, the limits of manufacturing will be set by the velocity of enlargement of the standard of living. Under these circumstances, if Europe will curtail governmental waste, her greater potential industrial power should yield a plus in social income.

Professor Seligman, who is very pessimistic over Europe, says that "in the present situation in Europe, however, there is no surplus of social income and is not apt to be for a long time." Professor Hollander, on the contrary, states that he "can find no evidence that this increase in the exportable surplus has been or will be at the expense of a lower standard of living of the population in general." The fact stands out in recent months that Europe is on the upgrade industrially, despite politics. Further improvement will depend on recovery of habits of thrift, coöperating with intensive workmanship, intelligent management and prudent consumption.

Is there a shortage of labor in Europe, and what is the meaning of the European labor supply for the payment of debts?

There is a numerical labor shortage in Europe due to the death losses and the cessation of migration of workers. Several million men were killed, many more incapacitated. Despite this, there is no actual shortage of labor in Europe; quite the contrary, there is unemployment. But later, labor will be short in the countries that were engaged in the war. These shortages will be mitigated if migration of workers is resumed. Before the war large numbers of workers migrated from one country to another, and this movement was very important in the peak periods of work in different countries. Hundreds of thousands of Russians worked in the fields in Germany; Polish, Italian and Hungarian miners worked in the mines. For the present, these migrations are suspended, largely by nationalistic fanaticism. This may be expected to subside when production is resumed on a larger scale.

To what extent shortage of labor may reduce the production of Europe and thus hamper her powers of payment of debts is conjectural. At present, with the shortened workday, the output of goods per day and even per hour is below the prewar level in most industries. But this is surely a passing condition. When the will to work returns it will be found that productivity is increased in many industries because equipment has been greatly improved. If one goes back in five-year periods over the past thirty years one is able to measure immense strides in productivity. Despite war, and indeed in many directions because of war inventions, productivity has gone forward during the past ten years. Improvements will continue to be evolved. Under these circumstances it will not do to state categorically that the wastage of men in Europe will hold down her productivity for years to come. It is easily conceivable that in ten years Europe may have reached a new high plane of productivity. Certainly, if the men of Europe work in peace as they worked in war, they would accomplish more than they ever did before the war.

Is there a shortage of raw materials in the world?

No such shortage exists. Because immense masses of materials were shot to pieces and worn out during the war it does not mean that a shortage of raw materials follows in consequence. On the contrary, the world held huge stocks of raw materials following the war. The weight of these stocks was one of the factors in the losses sustained by industries since the postwar boom. There is still a glut of rubber. The funded stocks of copper are not yet liquidated. The fibers worn out during the war—cotton, wool, linen, flax and jute—are soon replaced by agriculture. The unmined stocks of minerals and metals were, of course, reduced by the excessive wastage of the war; but that has no present significance. Against this one must set up the new deposits opened up during the war—coal, tin, copper, aluminum, platinum. There are more ammonium and sulphuric acid than before the war. Properly construed, the wastage of the war was in men, not in raw materials.

Is there any way of measuring the magnitude of the losses of the war in terms of future capacity?

The war losses as tabulated by various agencies give an oblique picture. The heaviest immediate losses were in workers. These will be replaced in a few years. Social services in international intercourse have been injured—shipping, banking, trading, insurance—and these injuries are being continued by misguided nationalism. The war destruction of materials has been greatly exaggerated. The tools of production, in the wide sense, have been improved rather than injured as the result of the war. The business cycle did great harm and a part of this excessive cycle must be laid at the door of Mars.

The substitution of governmental and political agencies for economic functions did great injury to the fabric of society, and this continues, unfortunately. There are several hypothetical losses—the risks of future generations on account of the materials shot off during the war; the goods and services we might now be enjoying if the war had not occurred; the social advancements that might have been practicable if the war had not taken so heavy a toll on taxes; and the future depletion of goods and services that might have been contributed by those who lost their lives. Several of these losses were immediate and tangible, others are intangible.

The war was bad enough without magnifying its horrors. History teaches that though recovery may be slow, it is certain. A catalogue of war losses cannot act as an inventory for the future. There is evidence to indicate that before the war the annual rate of increase in production in Europe was double the rate of increase of population. When this is restored debts can be paid and standard of living maintained.

How seriously is one to take the contention of the Allies as to their powers of payment of war debts?

Not at all seriously. It all depends on whose ox is gored. The ability of Germany

(Continued on Page 104)

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Kohler "Viceroy" Built-in Bath *Corner Pattern*

HAPPY the child, when days are hot and sweltry, who can splash in the clear waters of Lake Bathtub, the summer resort of the home.

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(Continued from Page 102)

to pay reparations is one thing. Paying war debts is a totally different thing. At Paris in 1919 Lloyd George stood with the advocates of high figures, as indeed he had to do to fulfill his misguided campaign promises. Sixty billion dollars was a common interpretation of the indefinite terms of the Treaty of Peace. In London in 1921 the figures were definitely set at 132,000,000,000 gold marks—about $33,000,000,000—and Lloyd George stated that he thought the figure fair. This was to be paid by Germany in something like thirty-five years.

The British War Debt Commission felt that 3 per cent interest on $4,500,000,000 and amortization in sixty years were severe terms. A few weeks before that, Prime Minister Bonar Law presented in Paris a tentative proposal for reparation payment. The British proposal for reparation was for 50,000,000,000 gold marks, at 5 per cent interest, payable semiannually, the principal to be paid in before December 31, 1954. The interest payment was to have a moratorium of four years, the next four years at 4 per cent interest, the lapsed interest to form a second set of bonds to appear after the first 50,000,000,000 had been paid, if so decided by a commission of experts. This lapsed interest was to be compounded at 5 per cent, to begin as bonds in 1933 and to be paid off in 1962.

From this, one may infer that the British officially judged their debt-paying ability as one-quarter that of Germany. This is, of course, nonsense. It was to the economic interest of the British to jockey for as favorable terms as possible. Despite harsh criticism in the British press when the settlement plans were published, the decision of the government to accept was based on the fear that delay might bring developments in American politics whereby the terms might be made less favorable.

The nearer one stands to the international-debt discussion the more these transactions look like horse trades. The languages employed by the Allies toward Germany and toward us are so fantastically inconsistent that one is reminded of a Chinese New Year. Every credit is good, every debit bad. Was the Lloyd George scheme to make the figure for reparation large and then scale it down to ability to pay related to the idea of using this scaling-down process on our debt, placing the $11,000,000,000 in the same category as the 132,000,000,000 gold marks?

If this were true, then we may infer that the electoral rejection of Lloyd George was not because he was morally in the wrong or politically mistaken but because he was economically incorrect.

It is unofficially reported in the European press that the present government of Great Britain is willing to entertain the following offer in settlement:

Great Britain to cancel claims of France, Belgium, Italy and the other Allies in the war.

Germany to pay to France 30,000,000,000 gold marks; to Belgium 5,000,000,000 gold marks.

France to cancel claims on Belgium and Italy.

Germany to pay the interest and amortization charges due the United States from Great Britain under the debt settlement.

Germany to pay the debt of France and Belgium to the United States.

All other claims on Germany to be waived.

On the assumption that the debts of Belgium and France to the United States are settled on the plan of British settlement, the sum due from Germany in payment of British, Belgian and French debts to the United States would be roundly $350,000,000 a year for sixty-two years; and in addition, to France and Belgium nearly $9,000,000,000 on a scheme of annuities not yet prorated even in proposal. The sum amounts to nearly $30,000,000,000. This would indicate on the part of the present British Government an opinion of Germany's paying capacity quite as large as that defined in the London settlement of 1921. If an American were to point out that the supposed proposal goes back to high and discounted figures, one is advised that it is hoped that the United States will in the not too distant future forgo the payments.

It is interesting to observe that several of the debtor states, while protesting inability to pay interest, have felt themselves able to make fresh loans to other countries for political purposes.

What are the real reasons why Continental Europe makes no attempt to pay foreign debts?

Europe is in conflict. Each country regards itself as an under dog. Each country is committing reprisals against other countries, is trying to advance its commercial interests by destroying the commercial interests of other countries. Constructive cooperation between states is lacking. Within each country capital and labor are in contention, with resultant lowering of production. A redistribution of wealth has been going on, is still in progress, that converts business into a grab-all. In each country the saving class of tradition, the middle class, has been partly or entirely dispossessed of generations of savings. Budgets are a compromise between extortion and waste. Since continuity of state policy is lacking, continuity of economic measures fails. Since contracts do not bind, commitments are not undertaken. The debtors pay off debt without being gainers, though the creditors be ruined. Blocs divide the parliaments. City and country have transferred their relations into piracy. Profiteering has become not merely good business form but routine. Existence is for the day, from hand to mouth. Individuals, classes and collective society have lost the normal sense of thrift and prevision, security for industry and safety for investments. Payments of foreign debts rest on prevision and thrift. With the home atmosphere full of repudiation, why hold faith abroad?

For this war asthesia there is no Coué, no new thought, no vitamine, no gland transplantation, no antitoxin, no specific, no magic waters. Convalescence will come to the organs of European society only by the exercise of the normal functions—normal work, normal play, normal foods, normal rest, normal live-and-let-live, normal thrift. When the normal functions are restored—and signs of restoration multiply—then the European countries will recover their bearings, budget their debts and the actual trial of payments will be undertaken. Then we shall learn what payments are possible. When that demonstration is objectively and sincerely undertaken, the United States may be expected to remit payments that to our conviction are demonstrated as outside of normal fulfillment.

Are cancellationists all of one motive?

Quite the contrary. But the majority fly to cancellation out of perplexity. Certain states and trends in Europe impress the observer. State budgets are out of balance, government expenditures exceed revenues. In part this is due to excessive outlays for war reconstructions, pensions, social developments, subsidies, losses on railways, padding of pay rolls, to say nothing of military spendings and political logrolling. In part, political authority is so low that forceful and effective taxation cannot be accomplished. Even thrifty neutral countries, like Holland, have not been able to balance the state budget. Imports are excessive, exports deficient. Consumption of luxuries cannot be controlled. Labor and capital are ineffective. With import of nonessentials stimulated by profiteers, import of necessaries has to stand the brunt of pressure. With production low, exports that would pay for imports are not in evidence. The monetary situation is very bad in Russia, Germany, Austria, Poland and Hungary, though more or less improved in the other countries. But the maladjustment hurts production and interstate trade. Trade is harassed by nationalistic hindrances at the frontiers—foolish countries under the delusion that they can profit by the injury of their neighbors. Class contest is very bitter. The middle class, the traditional class of thrift, has been more or less dispossessed in every country of Europe. Even in the most stable European country, the income of the middle class has been halved, the expenses doubled.

All this, and more, the American observer sees. He hears a great deal more in propaganda, but we disregard that. Gradually affairs are bettering, as illustrated in the present budget in Great Britain. How can we help? Four suggestions principally are heard, of a specific nature: Cancellation of war debts; government loans to European governments; government credits to be expended in this country; and stabilization of European currencies with gold from the American reserve. Of the four, cancellation and credits seem the easiest. Perhaps the loans will be hard to collect, therefore easy to cancel. Credits would enable us to dispose of products to Europe. In a perplexed way, the average cancellationist is trying to find some way to help Europe at little cost, or at no cost, or even at advantage to ourselves. Quite a little tugging of boot straps!

What is the natural, common-sense attitude of the average American on cancellation?

That the war was a part of the old political system of Europe, in which Germany had acquired a destructive prominence. That we entered the war to obviate the Germanization of Europe. That our entrance into the war did not represent our taking on their political traditions—we did not become a member of the concert of Europe. That having contributed to the defeat of the Germanization of Europe, the United States followed a normal course in withdrawing from the alliance with Great Britain, France, Italy and Belgium. That while Mr. Wilson shouldered the responsibilities of the peace, the people of the United States never regarded the settlement of international European relations as our function in history. That the specific matter of cancellation of war debts is a problem of self-interest, just as interstate relations in Europe are a matter of self-interest. That we should be glad to cancel war debts if it were to our commercial interest to cancel, just as creditors release insolvent debtors when it is to their interest to do so.

Each taxpayer knows he will pay his share of our war bonds if the war debts are not paid. He is told that if we cancel the $10,000,000,000 war debts, the country will profit more than $10,000,000,000 in the gain of trade operations. This cannot be proved. But if it were proved as a proposition in theory, each man asks how his share in the gain is to be earmarked. He knows that he will be earmarked for his share in the taxes. What assurance has he that he will receive his proportionate share in the gains of cancellation? There is the hitch for the average man. He has the feeling that if gains did flow from cancellation these would be distributed among a small fraction of the population. He knows the taxes will be spread over everybody. The taxpayer has the same feeling towards cancellation that he has towards ship subsidy, the tariff and other things purporting to be for the general commercial good. He wants to know where he personally comes in—or gets off.

What has been offered as a banker's consideration of the debt question is not far from the objective common-sense viewpoint. Listen to B. J. Anderson, of the Chase National Bank:

"If a bank were in the position of the United States Government, of having made a bad loan or a loan it could not collect in full at maturity, it would consider such compromise proposals as extension of time, reduction of interest rate and waiving of interest for a period. The bank would, moreover, inquire into the details of the debtor's position. It would wish to know what assets and receivables the debtor had; it would take account of the goodness or badness of the debts due its debtor; it would inquire into the expenditures and revenues of its debtor, and would wish to know how far revenues could be increased and expenditures reduced. The bank would be concerned if dividends were being paid by its debtor, if unnecessarily high salaries were being paid, or if unprofitable departments were being maintained.

"The bank would be especially concerned if the debtor were undertaking new borrowing for purposes of expansion or plant extension. In working out compromise adjustments of the debt, the bank would expect to have these other matters adjusted also, and would expect the solution reached to insure the future solvency of the debtor. There would be no point to the bank's compromise of its debt unless there were such a general adjustment as to make sure that the reduced amount of the debt would ultimately be paid. If, on the other hand, by abandoning part of its claims the bank could make sure of collecting the rest, it might well find it definitely good business policy to do so."

Precisely this general position found expression in the settlement of the British debt. We may rest assured, despite propaganda at home and abroad, that this is the way to approach the other debts. We do not wish repudiation. We wish such reductions as may be found proper, to be incorporated in the terms of settlement.

Editor's Note—This is the first of a series of three articles. The next will appear in an early issue.

It's Vacation Time in Arcady

I AM sick of four walls and a ceiling—I have business with the sunshine and the summer wind. I am weary of dishes and doctors—I am bored by gas stoves and tired of thinking of meals.

I am going somewhere if it is the last thing I ever do in my life—I want to start somewhere in the early morning and be somewhere else when it's time for bed.

Give me a Blue Silhouette Jordan—summer days—vacation hours—mountains—landscape—far stretching plains—freedom—relaxation—moonlight on the open road.

Put down the top and let me see all there is to be seen.

Let's bid farewell to everything for a few brief days and we will enjoy it more when we get back.

You can go light hearted in a Blue Silhouette Jordan—now $1675.

It's a wonderful investment in individual transportation for your busy days—a charming companion for your freer hours.

JORDAN

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JORDAN MOTOR CAR COMPANY, Inc., Cleveland, Ohio

The Nickel Lunch

When the Nursery King can't wait 'til meal time

give him the crisp, Pennant Salted Peanuts! These golden bits of food will satisfy his hunger. Of course he loves them—and they're good for him. They're nutritious and wholesome.

"The Nickel Lunch" in the five-cent glassine bag is a delight to youngsters. These golden, crisp, salted nuts are so much better for them than sweets, and they're equally delicious.

Everywhere in the five-cent glassine bags.

Made by the Planters Nut & Chocolate Co., Wilkes-Barre, Pa., Suffolk, Va., Chicago, New York, Boston, San Francisco.

Send 75c for a pound of the delicious Planters Pennant Salted Peanuts in the blue tin box—sealed to keep the nuts crisp and fresh.

Planters

PENNANT SALTED

PEANUTS

PLAYING FAIR

(Continued from Page 32)

Right now you're loving me, for I can see with your eyes and you can see with mine. It's just like Jack and Millicent Jennings. They've found something, together, so that they make a good go of life, while most of their friends are unhappy. Isn't it true, June? Else why wouldn't you be hating me now?"

"No, it isn't true, Baird." The use of her first name brought forth that of his own so naturally that neither of them noticed it. "The reason why I don't hate you is because I consider it's worth a sprained ankle or two to be brought to my senses and made perfectly certain that I want to marry John."

Inside the machine that was her mind four little words were keeping it oiled and in order: "Don't fail John again! Don't fail John again." They strengthened her.

"Then"—he leaned forward tensely, his gray eyes searching the depths of her dark ones—"how do you explain the thing—that I can see you remember exactly as I remember it?"

"I explain it this way"—she answered his gaze as royally as his words—"I think that the cocktails, which I'm not used to, and the excitement and the silly, ridiculous pride I felt in your admiration all combined to give me the same feeling that I have always, in my heart, for John when—when he kisses me."

He went slightly paler and bowed a little as if in final surrender to an admired enemy.

"Then I lose," he said, "and the incident is closed. I'm leaving for New York this evening. But I want you to know Millicent Jennings. She liked you the other night, and she's a splendid girl. They're going to have Emerson Hale out in a week or so. He's a wonderful art critic, you know; and he's making a collection of pictures that represent the different parts of the United States. Laurin thinks you can sell him one of your hill canvases. Millicent will talk it over with you. She'll like to have you at the ranch, week-ends."

Week-ends! They were to be devoted to John and to the little brick house and to the late-summer shipments of hardware. The thought of John cleaned her mind of bewilderment.

"I hope you will thank Mrs. Jennings for me. But it's absolutely impossible. I've promised John never to see any of your friends again."

"But that's ridiculous! Millicent will understand that I'm out of this. She won't even mention my name, if you like."

"I don't care to go," she said sharply—her voice sounded queer and tight—"and—and Mrs. Brown doesn't like to wait. So we won't talk any longer, I think."

He accepted this silently, closed the windows and door for her, and walked beside her as she hobbled out to the cart. When they were nearly there he broke their silence with a low, "June, you don't want to repeat your mother's life. And you'll never be happy if you let your husband keep you from your painting. Let me tell Millicent she can come for you Friday."

"No, thanks," said June.

They were her farewell words to him. She was acutely astounded that Mrs Brown should mix a fairly cordial smile with her brief "how do" as Blaine bowed to her.

"I wish I might drive you both home in my car," he offered. "Don't you think the horse would follow the road home by himself?"

"Guess we're safer this way," Mrs. Brown decided grimly. "One cripple's enough in a family of two."

Blaine and June both flushed. He bent swiftly, lifted her in his arms and swung her up on the wabbly seat of the cart.

"Mrs. Brown, you were quite right," he said in his quick, low voice. "I wasn't wanted in there; but when she does want me—I'll be waiting for her."

He bowed, turned swiftly and went to his car.

"Humph!" said Mrs. Brown. After a half mile of silence and dust she amplified it by a meditative, "You know, if that scamp was worth the powder to blow him up with a person'd actually like him."

"But he isn't," said June very firmly; so firmly that Mrs. Brown decided she was mistaken in having seen her lips trembling.

She was not mistaken, however. June herself could not have told why. But the narrow twisting road ahead of them seemed all of a sudden to take on a strange, intangible significance—it was a long, dim, dusty corridor, hung with the pictures she would never paint; pictures that were like the songs that had died in her mother's throat.

"I wish I hadn't promised John to have nothing to do with Mr. Blaine's friends," she finally remarked to her silent companion. "I think Baird was right—anything that John does to keep me from success with my painting is going to—to make us unhappy."

"Well, then—git up, Methuselah—well, then, for John's sake, I'd go on the old rule that a bad promise is better broken than kept," Mrs. Brown cheerfully prescribed. "But I'd try and be darn sure it was for his sake."

IX

AND, as things turned out, it was for John's sake that the promise was broken. For John, having been teased into the clutches of the oil octopus by June's horror of housework and poverty, had succumbed swiftly to its unrelenting embrace. The oil that always seemed so very near proved to be a mirage that traveled with tomorrow. There were continuing and increasing assessments; there was broken machinery to replace every twenty minutes; there were leases to renew.

A mortgage grew on the little brick house; soon there were two; and a third one attached itself like a deadly parasite to the hardware store; there were notes at the bank; and there were wrinkles of worry around John's mouth that even kisses could not drive away. And, approaching with deadly, ominous certainty, loomed that day on the last of August when, unless one thousand dollars was forthcoming by some magic to renew the Bobcat Valley lease, everything would be lost.

On the Friday night that a letter arrived instead of John—a letter saying he would have to spend that Saturday and Sunday taking some friends from whom he wanted to borrow money to look over things in Bobcat Valley; on that Friday night June, her crutch forgotten for the first time, walked, unlimping, to the depot and telephoned to Clear Creek Ranch; and Millicent Jennings came for her the next morning.

"She's a real woman," Mrs. Brown relievedly pronounced when she told June good-by. "It's worth breakin' a promise to be friends with her. She's got a heart in her." When people "had a heart in them" Mrs. Brown's utmost had been said.

Millicent Jennings, without beauty, possessed charm. She was the warm, impulsive Southern type, in whom a background of society and sophistication had failed to quench sympathy and understanding. She was frankly freckled and full of laughter, and her red-brown hair curled round her face in constant disorder. She loved her husband and he loved her. With the fifteen miles of morning sunshine she and June brewed themselves a complete confidence and acceptance of each other.

"Now I know I'm a nosy old house cat," she immediately opened her mind; "but I'm hoping this means a little hope for Baird, the poor devil. Does it?"

"Why, Mrs. Jennings! I don't know what you mean. Didn't he tell you I'm engaged to be married, and—and everything?"

"Yes, he did. Also told me I wasn't to mention his name—which, of course, I won't. You see, Baird's like an own brother to me; our families had adjoining places both in town and in the country. He's made it perfectly plain that he loves you, hasn't he?"

"He made it perfectly plain, Mrs. Jennings, that he wanted me for a kind of a—a house pet, like an Angora cat or a wire-haired terrier, and that he wanted to put me in an apartment in New York until I made a name for myself; when, if his mother were willing and he weren't tired of me, we might be married."

Just here the roadster accomplished a creditable tank act, attaining its start while its driver stared incredulously into June's face, and maintaining its equilibrium over three bowlders, one ditch and a formidable sagebrush.

"I seem to be off the main traveled road," Mrs. Jennings calmly observed in the midst of their convolutions; but a

(Continued on Page 109)

HOTELS STATLER

BUFFALO: 1100 rooms, 1100 baths. Niagara Square. The old Hotel Statler (at Washington and Swan) is now called Hotel Buffalo; and the old Iroquois Hotel is closed, not to re-open.
CLEVELAND: 1000 rooms, 1000 baths. Euclid, at E. 12th.
DETROIT: 1000 rooms, 1000 baths. Grand Circus Park.
ST. LOUIS: 650 rooms, 650 baths. Ninth and Washington.
BOSTON: *Now preparing to build* at Columbus Ave., Providence and Arlington Sts.

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The largest hotel in the world—with 2200 rooms, 2200 baths. On Seventh Avenue, 32d to 33d Streets, directly opposite the Pennsylvania Railway Terminal. A Statler-operated hotel, with all the comforts and conveniences of other Statlers, and with the same policies of courteous, intelligent and helpful service by all employees.

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There are some new and attractive reasons for including Niagara Falls—and Buffalo—in your vacation trip, this year.

One of them is the NEW Hotel Statler at Buffalo, where you can live in comfort and luxury, only twenty-two miles from the Falls, and take your choice of five different ways of making the short and pleasant trip.

The new Statler is on Niagara Square, where Delaware Avenue begins; it has 1100 rooms, 1100 baths—including 169 twin-bed rooms (from $7, for two) and 104 parlor suites; single rooms are from $3.50.

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Stop at the Statlers

There are Statler Hotels at Buffalo, Cleveland, Detroit, and St. Louis, and in each of them you will find comforts and conveniences that will add greatly to the pleasure of your vacation. Each of these cities—as well as the resorts nearby and the pleasure-grounds to which they are the gateways—is well worth a long visit.

The rate per day (for one and for two people) of *every* Statler room is posted permanently in that room, printed in plain figures.

And Statler service is *guaranteed.*

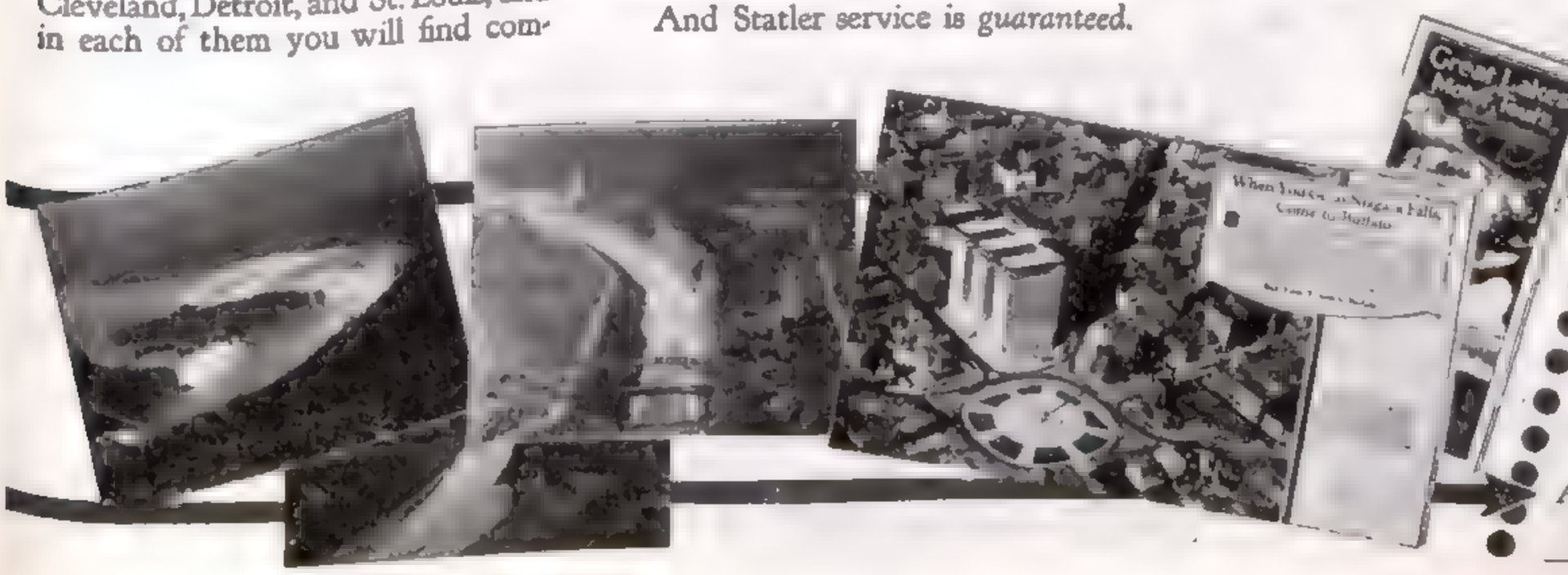
Statler Service is Guaranteed

We *guarantee* that our employees will handle *all* transactions with our guests (and with each other) in the spirit of the Golden Rule—of treating the guest as the employee would like to be treated if their positions were reversed. We *guarantee* that every employee will *go to the limit* of his authority to satisfy the guest whom he is serving; and that if he *cannot* satisfy him he will immediately take him to his superior.

From this time on, therefore, if you have cause for complaint in any of our houses, and if the management of that house fails to give you the satisfaction which this guarantee promises, the transaction should then become a personal matter between you and me. You will confer a favor upon us if you will write to *me* a statement of the case, and depend upon me to make good my promise. I can't personally check all the work of 6000 employees, and there is no need that I should do so; but when our promises aren't kept, I want to know it.

My permanent address is Executive Offices, Hotels Statler Company, Inc., Buffalo.

E. M. Statler



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Simmons beds, the Charlton design, shown here in a rich brown mahogany finish, with panels of Simmons cane

Beds may be had also in soft jade green, warm ivory, old French blue and walnut. Prices surprisingly moderate

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Sleep recharges the batteries of energy. It repairs and keeps in working order the fine mechanism of the human body. When you are tired or run down, sound sleep winds you up for another day.

It is good judgment and economy, therefore, to own and use bedding that will give you deep and restful sleep.

Spare ten minutes tonight to get acquainted with the bed you sleep on. Then go to your furniture dealer's and compare what you are using with the Simmons springs and mattresses he offers in a wide range of styles and prices to meet every taste and pocketbook.

Weigh the facts and decide whether you are getting the kind of rest your living machine requires—and you can enjoy now at such very moderate cost.

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SIMMONS

Beds · Mattresses · Springs

BUILT FOR SLEEP

(Continued from Page 106)

touch of asperity sharpened her words directly they were again in the roadway. "My dear girl, you deserve to be shaken up for not having any more realization than that of how—how beautifully Baird is in love with you! What ever gave you such a ribald notion?"

Without mentioning the sprained ankle, but with an answering touch of asperity, June related exactly what had happened, ending with the simple conclusion: "He may not have been himself when he said it, but he certainly hadn't been drunk when he planned it all out, unless he never has a sober moment."

"We-ell," said Mrs. Jennings in a very different tone, "it was a massacre, you poor little kid; and I think it's awf'ly decent in you to say nothing about your ankle. Baird told me about the crutch. I don't want to justify him, for I must say I think he deserves a good bit of what he's getting. But there's this: He may possibly have had some faint idea of such a thing at the very first. His mother has always dominated him not only because of her money but by her—her horrible devouring love for him. His life has been full of self-indulgence and pampering. He's always taken what he's wanted by the least possible effort, and he knew he wanted you from the moment he set eyes on you; so I can see how he might have thought of getting you and keeping mother too. But he wouldn't have tired of you. Lord, he's like his mother there! I've always known he is. She loved his father, and she went right on loving him no matter what he did. He was a regular old bumblebee—no one rose was sweeter than any other, and they were all sweet. Baird's certainly like her there. But he's always had his father's willingness to take money from her. He'll amount to something, now the money's gone."

She had talked so fast that June was about three sentences behind, in comprehension. When she finally overtook her she thought she must have heard wrongly.

"Why—why, his mother didn't really disinherit him just because he—he took me out to dinner, did she?" she stammered in confusion.

"No, she didn't have anything to disinherit him with or I guess she would have. She was scared out of her wits at you. Sounds like an English war novel; but when we got home from Foothill that Sunday night there were telegrams here that Mrs. Blaine's affairs were—well, that they simply weren't, that's all. She'd always left everything in the hands of the brokerage firm where her father had been a partner, and of course Baird never paid attention to anything; there was always plenty of money. But what they supposed was accumulating had been simply disappearing—in gobs, for years. She left for New York the next day. Baird was too sick. Besides, poor devil, he wanted to see you."

"I thought he looked as if he'd been sick," said June, speaking words merely to fill in the silence because it seemed to be her turn.

"That White Mule nearly killed him. When he didn't come home, Paul and Pierre went out hunting him, and, naturally, found your note. Pierre drove his car home. He didn't come to until Tuesday morning. Then he got up and telegraphed some man who has power of attorney for him to sign over the only thing he possessed to his mother, an old estate in West Virginia—we're praying it'll have coal on it—and he sent another telegram to some classmates to make desk room for him in their offices, and he went over to see you and came back and left that night. He looked bad enough when he started to see you, and he looked forty years worse when he came back; and when you realize that next to Paul Jennings I love him more than any man on earth you can forgive me for hoping you'd changed your mind when you telephoned last night."

"Then please take me back, Mrs. Jennings, for I've come only for my own ambitions and—for John's sake," and in a tight little unfaltering voice June told her about the way she and John had known and loved each other for so many years; about her mother's futile life and her own fear of one like it; and about the oil investments she had coaxed John into making. "So I thought," she ended, "that it would be better to deceive John for a little while, and to sell Mr. Hale a picture if I possibly can and help renew the lease. I know just how—how ordinary John seems to Mr. Blaine; but he isn't; he just hasn't had riches. He's everything that's good and fine and honorable. So, of course I can't come to your house as things are."

Mrs. Jennings, however, continued briskly toward Clear Creek.

"Of course you just can! The last thing Baird said to me was, 'Millicent, I've been the reason that she's definitely decided to marry this man, and the only possible way she'll ever be happy is if she succeeds with her painting. So perhaps we can help her—that way.' And, June—I've got to call you June; you're the only person I ever saw whose name fits 'em, and you do look like all the lovely things in the month you're named for—don't think I'm going to try to coerce you against your will. If you do love your Mr. ——"

"Shepherd," said June firmly. "John Shepherd."

"—— your Mr. Shepherd you'll marry him and live happy ever after. But for heaven's mercy, don't marry him because he's good! I've known scads and scads of good people who've turned into perfect devils after they'd been married for a while to some other equally good people. And I firmly believe that if the meanest wretch in the world finds his real mate he won't be able to help being decent from that moment on, any more than the sun can help shining. My first husband was a good man; my family delighted in him. Well, I know if we had lived together another six months Harry would have landed in Sing Sing. We both developed absolutely vicious traits. Then, the day after I was divorced, I caught a glimpse of Paul Jennings' coat tails whisking round a corner, and something told me to whisk right after them. My family had frenzies! Paul was a bad man—I'd done badly enough with a good one. Paul raced horses and his women record was scandalous! I married Paul. Look at us—so good we're stupid and so happy we're hated. Harry married a stenographer and he's so contented he pities me. There! I've everything out of my system and—as I say, if you do love your John you'll be happy."

"I certainly do love him, Mrs. Jennings"—June's face had lost its light and her voice trembled a little—"and I really must beg you to take me back to Mrs. Brown's. This all makes me know just what a cheap intruder I am on your friendship for Mr. Blaine—besides deceiving John."

"Tra-la! Oh, but wouldn't Baird skin me!" There was actual consternation in Mrs. Jennings' friendly eyes. "We'll take a fresh start, then. My dear, in the first place, Pierre is simply mad about your painting, and would have brought you into touch with Mr. Hale anyhow; and in the second place, Paul and I both liked you immensely from the instant we saw you; and in the third place, it's only fair to yourself to give the talent that God has given you every opportunity to develop that you can; and in the fourth place, which is first with you, you'll sell a picture to old Daddy Hale and renew John's lease. And so help me Moses, I won't mention Baird's name again! I want you to have nothing except pleasure from your visits with us. It's a comfortable-looking place, isn't it?"

For they had come into sight of the Clear Creek Ranch house, sprawling over the top and south side of a small knoll in the wide valley. The Jenningses had built numerous additions, and had painted it white, so that with its outlying fields of green alfalfa and its yard full of shimmering cottonwoods it looked like a great, gay white flower. June said as much.

"And we try to keep it in blossom always with hospitality," Millicent added.

And so, on that sunny summer morning, with meadow larks singing from the fence posts and the fragrance from alfalfa fields filling the air; there, in the familiar country of her birth, June went adventuring into the land of her dreams and found it a surprisingly unsurprising place. Everything and everybody existed in such simplicity. June had always supposed that in the realm of riches life demanded formality and decorum and ceremony, and that even pleasure would be an ostentatious matter. But the Jenningses' Eastern guests were amazingly naked of any veneer of manner, born to planes of social security which knew neither climbing nor cadence. They flaunted their faults as unconcernedly as their virtues and had no affectations and aphorisms.

June's greatest surprise, and happiest, was their matter-of-fact acceptance of her

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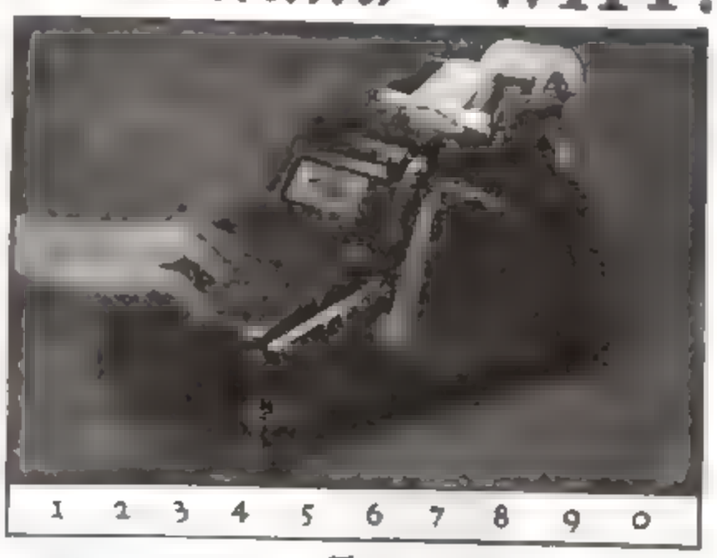

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Stand up. Hook Jiffy Jack over the felloe of your wheel; drop the bolt into the slot; give the nut a couple of easy turns with your fingers and drive up onto Jiffy Jack.

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addition to the guest circle. If their host and hostess went out picking up unheard-of people it was the better proof that the unheard-of people were worth while, especially so if Emerson Hale evinced an interest in them, which Emerson Hale certainly did.

He was a tall, handsome man, with a clear skin, brown slightly graying hair and somber brown eyes. No longer young, he would never be old; no longer slender, he would never be stout. He did not lend himself to enthusiasms over June's work as did Pierre Laurin, but he had a further vision; and his quiet, admiring acceptance of her talent sent her hopes soaring among far higher stars than had Pierre's praise. He was a modern, but a modern who had emerged from the old school, from which he had brought his Vandyke beard, his air of amused tolerance and his tedious way of listening to a question before he answered it.

He had a gallery of note, and lately had been following the fancy of owning pictures representing the different parts of the United States. He now wanted one of the vast unconquered hills, and if June could paint a larger canvas than the one Pierre had bought, of a place he had chosen, he would pay her one thousand dollars for it.

That was all there was to it—to him, as simple an order as a keg of nails would have been to John; but to the dark-eyed, slender girl who sat silently, reverently, listening it was a very grant from glory. It meant her success; it meant saving John.

"You have a very great gift," he said, enjoying her with his somber eyes. "There's no question in the world but that you can do it. You want to study your shadow value a little more carefully, I think. The rest seems to me—wonderful."

"That's how everything lately seems to me," she said with an embarrassed little laugh—"wonderful; this wonderful place, and all you wonderful people, with wonderful things happening every minute."

Before she had finished her sentence the approaching voices of two of the wonderful people fell into their quietness like little slivers of broken glass. It was the Pinkerton Simses, whose names were known socially and financially the continent over. They were a plump, pink-cheeked couple who looked like cherubs, but who addressed each other with tongues of vitriol, commercializing their animosity into material for their friends' merriment and entertainment.

June had supposed, however, that Pink and Pinkie, in private, were as happy as everyone else seemed to be. Just now their voices seemed unpleasantly sincere:

"Then go on to Honolulu; the sooner the sweeter, as far as I'm concerned!" This from the cherubic Pinkie. "I shan't stir a step; so there's an end to it!"

Then from her husband, with equal rancor: "I should think you'd have the decency not to announce it publicly that you only planned the trip to tag around after Baird Blaine, who's every bit as tired of you as I am!"

"Oh, you—you insufferable guinea pig!" Genuine feeling flooded Pinkie's voice. "I wish to God I'd never laid eyes on you! I haven't had a happy day since! It's been nothing more or less than plain hell!"

"Oh, hell!"

The words came to the helpless audience like an echo of disgust, as Pink, plump and immaculate in white flannels, strode across the veranda and out toward the corrals. June stared after his rapidly disappearing figure, watched by Emerson Hale's quiet eyes. "Plain hell"—the words were an open sesame, swinging open the corridor of the past. She looked into Hale's studying eyes.

"Plain hell," she said slowly, with a little laugh. "When—when I was just a little girl my mother said that same thing. I remember I thought she was swearing. I asked her what it meant."

"And what did she say?" asked Emerson Hale.

"She said poverty; but that can't be what it means—here."

"I've an idea it hasn't much to do with location," said Hale in an entertained voice—word playing interested him. "I rather think it's a state of mind that ensues when two people look together at the same thing, and yet see a totally different thing. You see, Paul and Millicent find heaven in the same outward circumstances that bound this plain hell for Pink and Pinkie. And I happen to know a faith-giving couple or two who conduct a heaven of their own in little pigeonholed horrors that they call light-housekeeping rooms, in New York."

"You're encouraging, Mr. Hale," June told him, "for I'm going to marry a poor man. It rather looks right now as if we're going to be tremendously poor."

"I understand you're to be married." His lips smiled, but the scrutiny of his unsmiling eyes was disquieting. "The financial part won't make any difference, I'm sure; for if you see things alike you'll always find beauty together, and that's what those bottomless eyes of yours are looking for."

With this disturbing philosophy, and with the Pinkerton Sims episode to think about, June ended her first visit to Clear Creek Ranch. She was to come again in two weeks—if possible, the "if possible" covering the uncertain disposal of John over the week-end. She would have her picture under way by that time, and she and Mr. Hale could again visit the hills together. He was leaving then for California, and would return in a month, when she was to have the picture finished.

Wildly as her ambitions urged her on, June would have broken under her deceit, and would have told John of her visits to Clear Creek, except for the spirited advice of Mrs. Brown: "When you start to cross a creek, cross it! If you begin teeterin' in the middle of the plank you'll never get back and you'll never get over. You'll lose your head and topple in. John's dead set against these folks, an' you can't blame him; but now that you've begun this thing, stick to it an' get the money. If you tell John now he'll spoil everything. That's one drawback about good men; you can't conscientiously blame 'em for the trouble they stir up."

Yet John, had he only known it, could have used no stronger weapon against what he called June's money madness than the very glimpses he would so vigorously have denied her of these people who lived the life she had always yearned for and envied. For, though beauty abounded in the big ranch house—softer carpets, lovelier linens, finer furniture than she had ever seen; and though there were comfort and leisure and laughter, June's discerning eyes saw that happiness, there as elsewhere, was in the heart and not on the hearth.

Her second visit made her doubly sure of the truth of the trite old saying. On the last day of her visit she was taking advantage of the late Sunday sunshine to study the shadows that dimpled the hills out to the east, and was working at her easel on the big east veranda, when Laurin joined her. June listened and laughed as he talked, going on more or less carelessly with her work. She had always liked him and felt grateful to him. Suddenly, leaning over her shoulder to point out some detail of the canvas, he dropped his arms about her and kissed her glowing, upturned face.

"What an inspiration you'd be to a man, you vivid little wild flower!" His words caressed her with the kiss.

June struggled to her feet, slowly backing from him, and stammering, "Why—why, Mr. Laurin! Why—I don't like that at all!"

Before words came from his smiling lips his wife spoke quietly from the doorway behind him, "Oh, here you are, Pierre! Paul is looking for you in the living room."

"That so? Thank you, dearest." He completed his gesture to June, smiled at his wife and left them.

June, as completely at sea as if she were sailing on a ship in the ocean, sat down, wordless, at her easel. The silence was deafening.

Mrs. Laurin, a tall, pale woman, always gowned in draperies that accentuated her languid Anglo-Saxon type, walked slowly to the easel and said pleasantly, "Miss Cameron, you are not a rich girl, are you?"

June stared up at her, then answered with equal pleasantness, "I'm richer than I've ever been before. I have almost four hundred dollars."

"Then if I should give you a check for ten thousand dollars would you promise not to come here again, and to leave my husband alone?"

June continued to stare at her, absolutely dumfounded.

"Why, Mrs. Laurin, I—I haven't done anything to him. Truly I haven't! I'm engaged to be married, and—and—why, I hadn't any idea on earth he was going to kiss me!"

Charlotte Laurin's cornflower eyes lost their brightness of suspicion.

(Continued on Page 113)

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(Continued from Page 110)

"Perhaps not. Then you're doubly dangerous. Will you accept my offer?"

It occurred to June that Mrs. Laurin had gone crazy, quite mad. She suddenly wanted to laugh and as suddenly found herself crying.

"Why, Mrs. Laurin, of course I won't! I—I haven't meant to do anything wrong. Please don't look at me like that. Why, I've—I've thought you were so—so happy! He's always so perfectly beautiful to you. I can't bear you to hate me."

The older woman leaned down and put her cold hand under June's chin.

"You blessed infant! I'm sure I don't know why I don't hate you. You're the only woman Pierre's ever been mad about that I haven't. I'm glad if you've thought I am happy. The nearest thing I have to happiness is when I buy or scare some woman off for a few months. It may seem a hell of a life, but it has its compensations."

It did, indeed, seem a hell of a life to the guileless, unsophisticated June—a stupendous, amazing masquerade, its lurking tragedy frustrated by the ironical humor of the masqueraders. For in the ensuing half hour she and Charlotte Laurin made lifelong friends of themselves: and Pierre, like a boy having been discovered stealing jam and left undisciplined, with true Latin romanticism was more charming to his Charlotte than before.

But the little brick house on Pine Street, with big, blue-eyed, trustworthy, unemotional, adoring John, seemed a very safe and sweet future to June that night.

And for the first time in her life, when she made the old wish on the first star, she whispered the one word "Happiness."

x

A BROKEN promise is a hateful thing. Undiscovered, it is one's own punishment; discovered, another's. June's tangled web grew steadily more complicated, for fate seemed kindly in furnishing woof for its weaving. Her grandmother betook herself to visit a sister in California and rented her house, which spared June the necessity of returning to her old spare room. This, happily, gave her an excuse to take one of the tiny hotel bungalows of the Western, where she would be able to finish her picture without arousing John's suspicions. For when summer school was over, after the first week in August, she had only one thought—to finish Emerson Hale's picture.

John, worried financially and overly busy at the store, struggled clumsily to conceal his chagrin because the delights and responsibilities of preparing the little brick house did not exclude June's interest in her perpetual painting. But he conscientiously made it a duty to observe and remark upon the picture at his every call: "That's going to be a jim dandy, sweetheart. . . . Ho-ho, let's see; yep, you've worked in some dark spots—oh, yes, I can tell they're shadows when I stand over here. . . . Take some-size frame for that fellow, all right. . . . Honey, why don't you paint in an old steer or two? That cow path looks so darn desolate. . . . I've been wondering where we'll put this, honey; going to be a little big for our living room, isn't it?"

"Perhaps I'll sell it, John," she had daringly suggested, smiling round at him from her easel.

"Who to?"

"Oh-h, perhaps to a tourist. If the hotel hangs it in the lobby some tourist might see it and like it."

"Yes, they might," discounted John. "But I wouldn't like you to put your things up publicly. Seems cheap. If you were a regular artist how much ought that big picture to bring?"

These were the times when the way ahead looked dark. But June answered quietly, "At least a thousand dollars, I think."

"Phew!" whistled John. Coming behind her, he put his hands under her chin and drew her head back against him. "You'd be able to support me in fine style at that rate, wouldn't you?"

"We—we'd be sure of renewing the lease then, wouldn't we?" she experimented. "I'd like to be able to help with the troubles I've got you into."

"Well, if that's what's on your mind, my girl, you can give your brushes a little rest. I'll worry that thousand out of somebody, don't you fret. . . . Finish hemming those curtains today? The paint's dry enough so we can go up and hang them this evening."

"No, dear; I'll have them done tomorrow though."

"That's what you said yesterday."

"I haven't sewed any today, John. There's no especial hurry about them, is there, old dear?"

John took his hands from under her chin none too gently, kicked a stool out of his way and sat down in the wicker rocker on the other side of the small room.

"As much as there is about this picture, isn't there? There's no reason why we shouldn't get a little bit done on the house every day."

June laid down her brush and came to him. Standing in front of him, she reached for his hands and rocked him back and forth while she talked.

"John, dear, lend me your ears. How many hundreds of times have you assured me that marrying you won't make the least possible difference about my painting?"

"More than there's any need of. Good Lord, you're certainly painting to your heart's content, aren't you? I'm perfectly willing. Why?"

"But you haven't come here one single time without complaining in one way or another because I've painted instead of doing something you preferred me to do. Today it's curtains. Yesterday I kept you waiting to go to the movies. The day before that ——"

He interrupted her with a bear hug that swept her off her feet into his lap, and the chair rocked perilously.

"Oh, I don't complain—at least I don't mean to. I may as well confess what's bothering me. I saw that confounded Mrs. Jennings on the street today, and I just figured she'd been here to see you—again."

"Oh-h!" Leaving a quick kiss on his rumpled hair, June went back to the stool in front of her easel and sat down, facing him, elbows on knees, her chin in her cupped hands. "She was here again, John."

"What for?"

"To—to visit with me and see my new picture."

Swift suspicion reddened John's face.

"Yes, to visit about that damned Blaine! What else have you two got to visit about?"

"Why, the same things that I might with any woman. Just because she's rich and I'm not is no sign we can't find anything to talk about."

She had learned to evade any conversation about Blaine; it always aroused John's primitive instincts to destroy his fellow creatures.

"You promised me," John went sturdily on, "to have nothing to do with that low-lived outfit. I grant you you couldn't help it the first time she came, but you certainly could have given her to understand she wasn't to come again, unless, just as I say, you want to talk about that damned Blaine."

Again June dodged the real arrow of his meaning.

"I told you at the time, John, that I'd rather give you my confidences than my promises."

"Do you mind telling me what you mean by that?"

"I mean that people who believe in each other don't need or ask for promises. They can stand being told the truth. It's a sign you don't really trust anyone when you demand a promise. There's no sense in my not having Mrs. Jennings for a friend, just—just because she's interested in my painting. For that's what you're really angry about. You want just three thoughts in my head: John Shepherd—brick house—hardware; brick house—hardware—John Shepherd."

When their arguments took this trend John always evaded their continuation as adroitly as June evaded the subject of Baird Blaine. "But June, honey"—with cumbersome tact he injected a coaxing note into his voice—"just what is she interested in that's so almighty important?"

"In—in how I'm getting on; but there's no need arguing about it. I like her to come."

She turned back to her easel and took up her brush. The real purpose of Mrs. Jennings' visit had been to tell her that Emerson Hale was returning from California and would come to see the picture on Thursday night. Today was Tuesday. June had asked that they postpone coming until Friday, for on Friday John was going to a stag dinner and poker party and would be safely out of harm's way.

"June" John's voice was a new one; determined; empty of attempted subtlety—"did or didn't you talk to her about that damned Blaine?"

"Yes, she spoke of him, John; but she didn't mention that he'd changed his first name from Baird to Damned." She laughed at him teasingly.

"That's not so funny. What did she mention? Are you ashamed to tell?"

"Oh, no! She said—now let me be accurate, O judge. She said that they'd heard from him; and she said that he'd taken a two-room apartment in the city; and she said that he was working twelve hours a day; and she said that he spent less for his meals than he used to for matches; and she said that his first month's fees were two hundred and sixteen dollars. I think two hundred and sixteen dollars is correct. And I believe that's all she said, John."

John's eyes looked like two bright blue flowers blooming in a sullen waste. Tempted by their accusing light she blithely concluded, "The Blaines lost their money some way. Doesn't it seem strange?"

"It's the best thing I've heard about him yet. He could lose his life and not worry me any." Holding her gaze with his eyes, he crossed the room and took her shoulders tightly in his big hands. "June, I know that you still think about that scoundrel, don't you?"

"Oh, John, what possible good does it do to call things and people you don't like by vile names?"

"Don't you?" he insisted, his fingers tightening.

"How can I help thinking of him, when you're constantly reminding me of him?"

"I knew it! That's just as much pride as you've got. Because a low-down scoundrel happened to have some filthy money you'd let him humiliate you and insult you and ——"

She shook herself free of his grasp.

"Now just stop, John! I've listened to you talk like this for weeks and said nothing, because I didn't blame you for—for punishing me. But you've behaved like an unreasoning child long enough." Her voice broke and the tears came. "If you think you can own me just the way you do a pump or a thumb tack or one of your wonderful bread mixers, and expect me to have no more will of my own, why—why, we'll simply be miserable all our lives!"

And the storm was over, for when John reduced her to tears his wrath and jealousy melted miraculously before them. It seemed the only proof she could give him of her love. And he was always so boyishly and endearingly penitent that she felt almost recompensed for the emotional chaos he perpetually stirred up.

"But, sweetheart, I hate any thought of—of that Blaine"—it was a creditable concession, leaving out the "damned"—"ever to enter your head," he felt obliged to reiterate when he told her good-by.

For John, it was an unfortunate recalling. It brought to June's mind, just as she gave John her lips, a swift, vivid memory of another kiss—a kiss that had held mysteries, promises, ecstasies that had had no recurring. Swept out of the moment, she answered John's kiss as she had answered that other kiss, and the radiance in her dark eyes made John's arms tighten and his voice triumphant.

"My girl," he whispered, "you do love me—you do!"

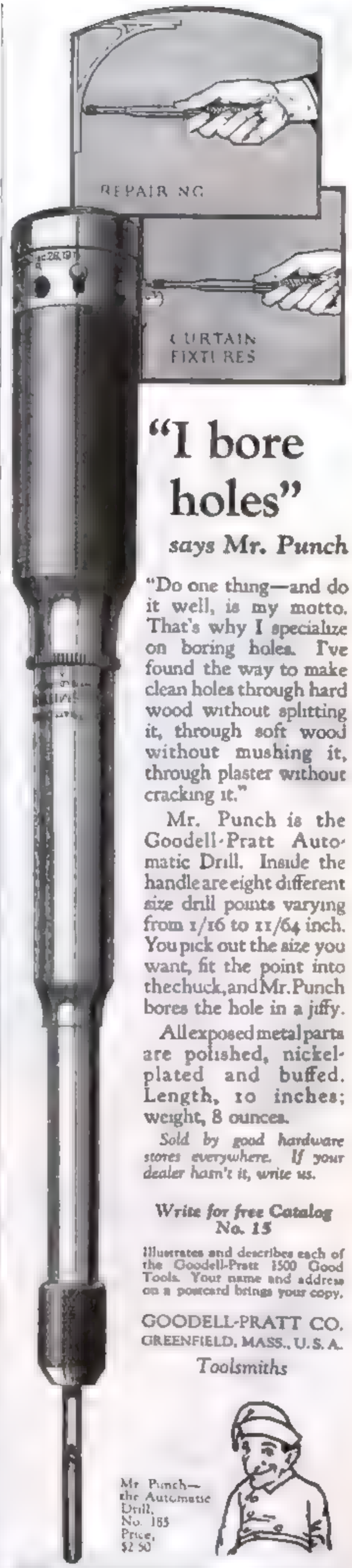
But after he had gone she sat for more than an hour, staring out her small window at the one mountain peak it framed. And when the first little star came out to gossip with the mountain top, her lips out of habit began whispering, "Star light, star bright, I wish I may, I wish I might ——"

But the salient star, as if knowing itself powerless to grant light to so bewildered a suppliant, slipped down behind the mountain out of her vision.

But in the next two days John's penitence, and his generous effacing of himself when she wanted to paint, and his worry over money matters cleared away her apprehensions. On Friday the picture was finished. Mrs. Jennings telephoned they would come about 5:30 and take her to dinner with them.

June put on a new white dress, ordered through Mrs. Jennings, from a New York shop. It was her only extravagance from Pierre Laurin's check, and it was a satisfying one. She had tried the picture in every possible position the bungalow offered, and had it enthroned on her writing desk, covering a large framed photograph of John that hung on the wall, when—John arrived.

When she opened the door it was like the blowing out of two lamps. The light



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went out of her face at seeing him, and out of his at seeing her dismay. For he had come, also, with great news. His mouth had opened to give out its eager words. But it closed slowly.

"What's up?" he finally said.

He came in, closed the door behind him, and leaned against it, watching her. His eyes accumulated her dismay, the new dress which was to be her wedding dress, the unusually tidy room.

"What does all this mean, June?" She had never heard such a voice, as if it came from a bottomless pit.

"Oh—oh, John, don't—don't ask me! Just be a dear, and go! Something nice is going to happen, I think. And if it does I—I want it for a surprise."

"Who is coming here, June?"

Something about him—elemental, cruel, commanding—drew the truth from her. She told him quietly and quickly. John's gaze went to the picture, hated it, and returned again to her face.

"Is this Emerson Hale a friend of Blaine's too?"

"Yes"

"Why haven't you told me about this, June?"

"Because I knew you'd act just the way you're acting now; and I knew I could never do good work if I was upset all the time. It's been hard enough as it was."

"Well, I don't want him to come here."

"But, John! Why, if—if he buys it, it will mean a thousand dollars to renew the lease!"

"We don't need their thousand dollars. That's what I came to tell you. They've struck oil."

"Oh, John, no! Not really! Oh, John!" She ran to him, but he held her at arm's length.

"Yes, really. I just got word. So there's no need of your seeing this fellow."

"Oh, but, John dear, I want ——"

"Why, June, do you mean to say that in the face of this wonderful news you can be concerned about a little picture?"

"It isn't just a little thing to me, John. Yes, I still want to show Mr. Hale my picture."

"Well, I don't want you to. If you can't sell your pictures to decent people you don't need to sell them at all."

"I'm going to show this picture to Mr. Hale, John Shepherd, no matter whose friend he is—and nothing on earth can stop me!"

"Oh, yes, something can, my girl!" There was power—new power—money power in John's low, sure words. He laughed a little, an unpleasant sound of rage and tremendous satisfaction. Pushing June away from him, not ungently, he started for the writing desk, slowly, his shoulders swaying a little.

"Oh, no! No, John!" she cried out, but her words only made dry whispers on her lips.

She could not move. She stood quite still and watched him—watched him pick the canvas up in his sinew-strong hands, find finger holds between the tacks and strip long ribbons of it from the frame. She could not even close her eyes; they relentlessly followed every swift motion of his ravaging hands. But she involuntarily closed her ears with her fingers to shut out the sound of the tearing canvas. When he had finished he stood the tatter-strung frame back on the desk. It looked like a circus clown's hoop after the clown had roguishly stuck his head through it.

And, weirdly enough, the ragged aperture disclosed the pictured face of John which hung over her desk. It looked out through the ruins complacently, wide-eyed, pleasant, square-chinned.

John stepped back, looking at it, accused by his own unangered image which confronted him with the enormity of what he had done. As this rage deserted him he turned slowly to look at June. She still stood motionless, her hands pressed close against her ears, her eyes fastened on the mutilated canvas which framed John's face. Late sunlight from the square window illumined her smooth, shining hair and made little diamonds of the bead crystals on the dress she had bought to be married in. She was a slender, shining, stricken thing.

They had not spoken or moved, when a knock pattered pleasantly on the door. June's arms dropped to her sides. She shivered violently. Then, quietly, not having looked at John, she started toward the door. With one stride he reached her and pulled her back.

"Tell them you—you can't see them," he whispered.

"Please come in," she called. Her voice, produced by desperate effort, was shrill and thin, a caricature of its normal tone.

The door opened, swung back by Pierre Laurin, revealing a suddenly statued group of four, Laurin, Mrs. Jennings, Charlotte Laurin and Emerson Hale. At the far end of the path behind them stood Paul Jennings' limousine. Their friendly faces solidified with amazement at the tableau before them, and gay greetings, chopped off sharply, hung vibratingly in the silence.

There was a moment of enormous proportions. Then June said in the same little stringy voice, "How do you do? Do come in. This is the man who loves me and wants to make me happy. He has just torn my picture to pieces, and now you are just in time to see him tear me up too."

Out of his utter astonishment, the temperamental Laurin laughed. The sound broke John's stupor. He loosed June's arm, grabbed up his hat from the chair where he'd thrown it and strode out the door, stopping short, close at Laurin's side.

"Laugh again, you male primrose, and I'll break your neck!" he gritted.

Laurin, void of pugilistic instincts, shrank back.

"Ugh!" muttered John. "Worm!" And he strode down the path before any of the group quite knew what had happened.

Millicent Jennings spoke first.

"Go back to the car," she said in a low voice. "Thank God, he's done it! I'll bring her out after a little."

She closed the door in their faces, threw both arms about June's trembling body and put her down on the gay chintz-covered couch. Then she went over to the writing desk, reached through the ruined canvas, took John's picture from the wall and laid it face downward on the desk.

"There, that's the end of him," she made brief obsequies. "This is a perfectly hideous thing to happen, kiddie; but it's just the sort of thing that I told you good people can perpetrate when they're mismated Where's your suitcase?"

"In the closet; but, oh, Mrs. Jennings, I can't go anywhere! John's going to be so sorry he did this that—it will almost kill him."

"I hope so, surely. Indeed you can go somewhere; and what's more, you'll go before he gets back here with his remorse and good intentions. . . . By Jove!" She was suddenly struck by a great thought, and stood staring into June's open, empty suitcase for fully half a minute. "He isn't likely to come back while our car's out there, is he?" She sped out the door, spent three minutes at her automobile, sped back again and began going through June's closet and chests like a whirlwind, flinging out particles of information like sparks from a fire wheel.

"The Laurins said to tell you goodby. . . . Want this blouse? Looks done for; guess you don't. . . . They only had a minute to see you, anyway; they're taking this train East. . . . Be nice and quiet at the ranch, only ourselves and Mr. Hale. . . . Where's the little bag you carried? I'll put your shoes in it. . . . My dear, if you stir off that couch I'll indulge in a little of this rough stuff myself. . . . Want both these hairbrushes? . . . You ought to see how you look—like a charming corpse. . . . Paul will be glad you're coming; he's in town some place in a roadster, seeing about incorporating a big irrigation company; the man's off his head about reservoirs. . . . Where're your handkerchiefs? . . . Here, I'll just stick a lot of your painting paraphernalia in this wastebasket; let the hotel sue us for it."

June lay quietly listening; she had no spirit to rebel. She felt as much a part of the chattels as the rapidly filling wastebasket. She did suggest, however, that she be allowed to change her dress.

"Not a bit of it; stay put, please. Just the dress I want you to wear. Something nice going to happen at the ranch tonight; quite nice. I want you looking lovely—looking lovely—something nice going to happen ——"

In half an hour the chauffeur came for the luggage, his eyes bulging out almost as much as the wastebasket. And June and her dauntless deliverer followed him down the path, June wearing her white dress and untrimmed leghorn hat that made a little girl of her. As they approached the limousine it gently slid away, and Paul Jennings' green roadster as gently rolled into its place. Out of it, smiling and quiet, stepped Baird Blaine. He came toward them, holding out his hand.

"June," he said.

Millicent Jennings gave her a gentle push forward.

"Story-book stuff!" she cried merrily in a voice that trembled a little. "This is Paul's chapter, and I'll leave you with his corporation lawyer to—to finish the plot yourselves."

(THE END)

Blackfeet Indians at St. Mary's Lake, Glacier National Park

En Avant Messieurs

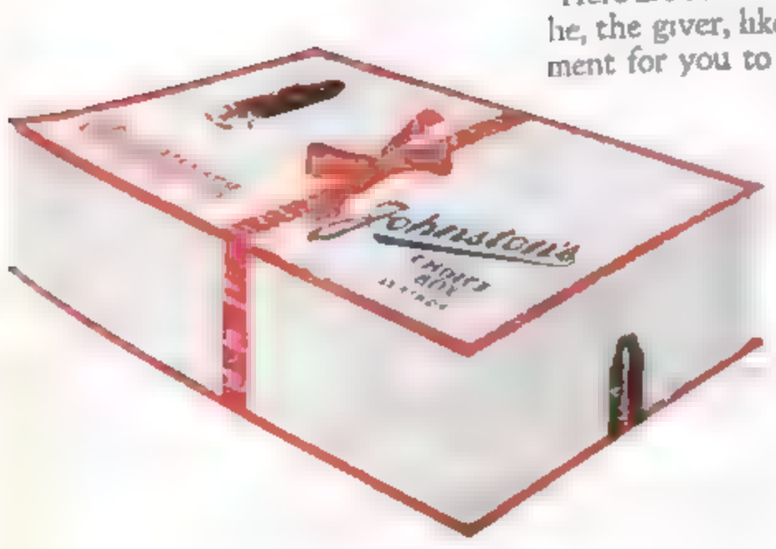
If in doubt, let the lady choose— in this way

To make the supreme impression, come well equipped. Asking no favors, bestow the magic gift which marks you as "thoughtful." Johnston's Choice Box is the gift wise men choose. It prepares the way by saying, subtly:

"Here are two and twenty dainties. Not what he, the giver, likes best, but a glowing assortment for you to choose from for next time."

Then watch what she likes—the name of each piece is printed on a card exactly beneath each piece. Consult the delightful little book that comes in the box. Next time, with the wisdom of Buddha, you will bring the box that has the kind that you *know* she prefers above all

En avant, messieurs!



Purity

Johnston's chocolates are *famous* for their purity.

Made to the most exacting standards, even the very air is washed before it enters the room in which Johnston's dainties are created.

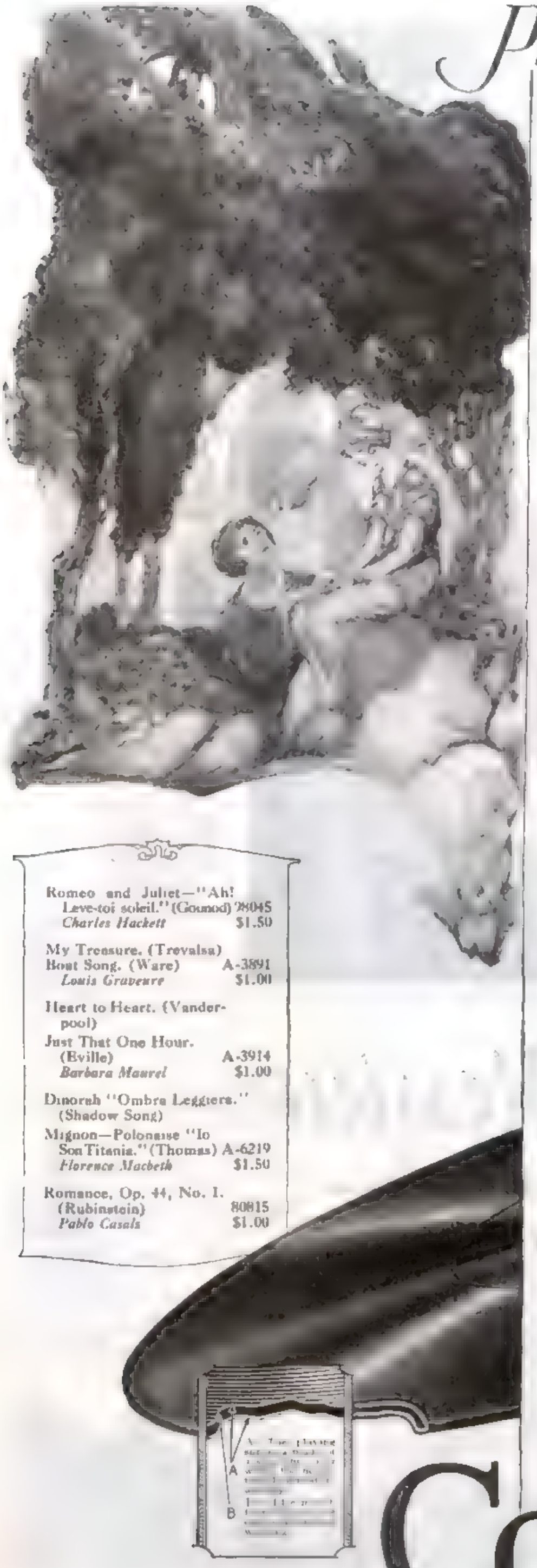
You are choosing carefully when you buy

Johnston's

JOHNSTON'S
Milwaukee
Dept. I

If your dealer cannot supply you with a regular size package, we will be glad to send you a Miniature Introductory Choice Box. Just pay the postman 50c on delivery

Name
Address
Dealer Name
Address



Phonograph Music that brings the artist into your presence

COLUMBIA invites you to go to any dealer in Columbia Records and hear Tandy Mackenzie sing that familiar and delightful aria, "Ah, Moon of My Delight."

Mackenzie is the American concert tenor whom critics are delighting to "discover"—a sensation wherever he has sung.

Born in Hawaii, the son of a sugar planter, Mackenzie was unaware he had a voice until he came to the States to prepare for college.

Soon thereafter a distinguished vocal teacher, the discoverer of many famous voices, invited him into his studio, where for two years he prepared for his public career.

To-day critics proclaim this young Hawaiian the possessor of one of the finest lyric tenor voices ever heard in America. Rich and gorgeous in color, of magnificent tone and volume, it is completely satisfying.

"Ah, Moon of My Delight," into which Mackenzie has poured the complete treasure of his voice, is the most beautiful number of the song cycle, "In a Persian Garden." The words are the dramatic two last verses in which Omar, the tent-maker, philosopher-poet of old Persia, wove the finis to his immortal Rubaiyat. The music by Liza Lehmann, an English composer of note, is of simple and exquisite beauty, and throbs with the romance of fatalism.

By all means hear this truly exceptional record. Then ask to hear the other Columbia Records listed on this page. You will be amazed and delighted at the wonderful realism of the Columbia reproduction.

This is the notable improvement wrought by the new surface found exclusively in Columbia *New Process* Records. The strident scratch of the needle, which heretofore has robbed phonographic music of its charm, is reduced to the veriest whisper. As you listen, you become oblivious to the instrument. The music seems to usher the artist himself into your presence.

All Columbia Records are made with this new, super-silent surface by the Columbia new process of laminated construction. The process is patented. No other can make records even resembling Columbia *New Process* Records. Any Columbia Record can be played on any phonograph.

COLUMBIA GRAPHOPHONE COMPANY
New York
Canadian Factory, Toronto

Romeo and Juliet—"Ah! Leve-toi soleil." (Gounod)	28045
Charles Hackett	$1.50
My Treasure. (Trovalsa)	
Boat Song. (Ware)	A-3891
Louis Graveure	$1.00
Heart to Heart. (Vanderpool)	
Just That One Hour. (Eville)	A-3914
Barbara Maurel	$1.00
Dinorah "Ombra Leggiera." (Shadow Song)	
Mignon—Polonaise "Io Son Titania." (Thomas)	A-6219
Florence Macbeth	$1.50
Romance, Op. 44, No. 1. (Rubinstein)	80015
Pablo Casals	$1.00

Columbia
New Process RECORDS

THE ACCOUNTINGS OF A REAL-ESTATE MAN

Continued from Page 15

that old corner building is still one of New York's real-estate whimsicalities.

When the department stores were down on Sixth Avenue and one of them built an addition, a lease-holding merchant in the middle of the site stuck out for a large sum. In that case the steel work was run up each side of the building he occupied, and over the roof, so that he would have been incased in the department store like a wasp in a honeycomb. His trade was already affected by the pulling down of the neighboring stores, so he sold out for a reasonable amount.

An amusing holdup is still town talk in Philadelphia. In assembling a site, through some mistake in the survey, one plot belonging to an official was assumed to have been purchased. The builders went ahead with their structure, thinking they owned that lot, and the real owner quietly watched them, knowing that they were trespassing. He took keen pleasure in going every day to watch progress, and when the building was finished revealed the true state of affairs, named his price and got it.

But there may be a sentimental reason back of a holdout too. I remember one case of an old merchant who refused to sell when a department-store site was being assembled, though he made no difficulty about the price offered. Plans were made to build without his parcel. Having had some success in dealing with obstinate owners, I went to see him.

"Mr. Smith, why are you unwilling to sell?" I asked. "It can't be a question of money, for you have been made a very liberal offer."

"No, it isn't money," he replied. "Those people have been after my property more than a year, and in all that time not one of them has come to see me personally—they have always sent agents."

Tears actually came into the old gentleman's eyes—his feelings had been hurt by methods that seemed coldly selfish. When one of the principals in the building project called and talked with him personally, matters were quickly arranged.

When the Holdout Loses

The two most interesting things about holdouts in my experience are these: First, I have never known a case in which an obstructionist's price for land—not a lease—however exorbitant it seemed, came anywhere near discounting the possibilities of real estate needed by a large enterprise that put it on a better earning basis, probably because imagination in real estate is so scarce, even among the holdouts and holdups. I'll have more to say about that presently. Second, the holdout is almost invariably whipped finally if he doesn't sell at some price. Taxes are the greatest influence against him. Increased taxation on his property, brought by the very improvement that he tried to block, rises beyond the earning capacity of his old building. In exceptional cases an old parcel may earn these increased assessments by an advertising sign. Out of my office window in another direction there is a sign on an old six-story building that brings more revenue than could be earned if six more stories were clapped on top of it and rented. But nine times in ten, improvements boost land values far beyond the earning power of old-fashioned buildings that belong to a past era.

Then, public sentiment frequently turns against the holdout; his friends chide him for maintaining ramshackle property that is out of keeping with and a disgrace to the improved neighborhood. But sometimes public sentiment swings the other way. For example, all the sympathy would be with the old lady who wanted to end her days in her home, and public feeling against a business concern that tried to dislodge her might be damaging as ill will.

The Right of Eminent Domain

I have myself turned holdup man more than once, for various reasons, and even played the part of a holdout in lesser degree. In buying land for a New York terminal, a railroad company used the right of eminent domain, under which property may be appropriated for public uses, a railroad terminal being a legitimate public enterprise.

However, this corporation took far more land than it needed for its terminal, and made plans to erect buildings which would be profitable private business properties. Whereupon I bought a parcel in that locality to make a profit on the railroad company's illegitimate profit, and with other operators sold out for a price representing what the land was worth for private instead of public uses.

The right of eminent domain is a heavy club, and can be used to appropriate property for less than its real selling value if the owner doesn't understand his rights and maintain them. Land can be condemned for community uses, such as public buildings, schools, highways, piers, transportation terminals, rights of way, and so forth. But the owner need not give title in such cases his property is simply taken. If he doesn't give title and his property is later put to private uses, he may recover it. In holding up the railroad people I simply bought title to land which was afterwards condemned, kept my title and later made the railroad company pay for it

(Continued on Page 119)

West Penn Square From Filbert Street to Market Street About 1872—Where Broad Street Station Now Stands

Ladies—This is our style No. 1900, a guaranteed stocking of wonderful lustrous beauty and fit. They have a seam up the back but no seams to hurt the feet.

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The BELDEN Apartment Hotel [Chicago] Chooses Westinghouse

Friedstein and Company, 111 W. Washington St., Chicago, Ill., are the architects. G. H. Gottschalk Co., Chicago, the contractor.

Chicago's newest Apartment Hotel, containing 650 rooms arranged in suites, opens September 1st. Each kitchen is equipped with a Westinghouse Full-Automatic Electric Range, 132 in all, selected after exhaustive tests as the most fitting and proper for a modern apartment hotel whose aim is to give its guests complete service.

The Automatic Electric Range

When you can find simplicity, freedom from dirt and distressing heat, reliability, economy, and attractiveness, all in one range—you have it!

The Westinghouse automatic electric range, "the Range with the Clock," simplifies cooking by removing the necessity for watching the work. It makes no dirt, and *it uses all its heat for cooking.* It is dependable, economical in many different ways, and it is really attractive.

Ask any reliable electrical dealer to demonstrate to you its many advantages.

WESTINGHOUSE ELECTRIC & MANUFACTURING COMPANY
Offices in all Principal Cities *Representatives Everywhere*

Westinghouse

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(Continued from Page 117)

In one deal I held up the city of Philadelphia—but not for profit. Forming a syndicate to buy the old United States Mint, which occupied a site on Chestnut Street near Broad, we built a three-story taxpayer on it to cover expenses until the city's development in that direction made it desirable for business purposes; an office building now stands there. This land had been ceded to the United States Government by the state of Pennsylvania, and was therefore tax free as long as Uncle Sam held it, but subject to city and other taxes when title passed from the Government. We bought it on installments extending over many years, and title did not pass until the last payment was made, and so the land was untaxable during that period. However, you may be certain that Uncle Sam figured the tax exemption in the price. Put it another way, we held up the city at Uncle Sam's bidding and for his profit, making nothing ourselves.

Holdup tactics may be useful to the purchaser as well as the seller in assembling a site. Suppose a necessary piece of property is put up at auction. With the trained salesman's skill, and taking advantage of crowd psychology, the auctioneer may make that parcel look so attractive that it will be bid up beyond its true worth. If you need it as part of a constructive improvement, you need it more than anybody else, and are entirely justified in buying it at a reasonable price. Some of the people bidding against you may be holdups who will later try to make you pay more than they did. My procedure in such circumstances is to question the auctioneer openly about doubtful points. While he is talking generalities to the crowd, glowingly dwelling upon the advance in values, I interject questions: How about the lease? How about restrictions? How about the mortgage—street improvements—zoning laws? These are fair enough questions, and by sticking to such details, and insisting upon full information, the true character of the property is revealed to the crowd, with a corresponding influence upon bids. I don't say it's very pleasant for the auctioneer, but it certainly keeps your competition within bounds.

Poker Tactics

Just as nine people in ten, or rather more, are willing to facilitate the improvement that will bring them benefit, so many of the people who seem to be obstructionists can be won over by square man-to-man dealing. I have found that there are two doors of approach to the holdout and the holdup. One is the front door through which you walk openly, saying to the owner who owns a strategic piece of land: "Mr. Smith, we want your property to complete the site for an improvement that will be beneficial to the city. If we cannot get it, the project may be abandoned. But if you will sell, we are willing to pay what you yourself consider a fair price." Nine times in ten that appeal to human decency succeeds. The other is the back door, through which you can secretly send some camouflaged second or third party to dicker for the property on other representations. And it often succeeds. But when it doesn't ——

It is when you are handcuffed that the assembling of a site becomes really interesting, and requires finesse.

A New York corporation bought some sixty separate holdings in a single downtown block, upon which to erect an office building. Such purchasing is not particularly difficult, because the company if obstructed on one block could have taken any one of a half dozen others in the same neighborhood, or even gone elsewhere.

But poker tactics come into the game when you are situated as were some Philadelphia merchants thirty years ago, a modest dry-goods concern occupying a single store. Their business grew because they were capable merchants, and more space was necessary. They rented an adjoining property three times as large, outgrew that, and bought or rented more, until eventually they occupied a whole block, fifty times the area of their original plot. There was no possibility of moving away, for they were at the heart of Philadelphia's one retail shopping center. A single piece of property in the hands of a holdup might have seriously checked the growth of their business. As a matter of fact, many speculators did buy parcels of land to sell that concern when the tendency and necessity of its growth were seen, and the dry-goods merchants were more than once compelled to pay far more than they thought property was worth. Yet in no case did they ever pay more than it was actually worth to them for the purposes of their growing business.

Another interesting case of growth on the only possible site for a particular business was that of another merchant, who expanded until he had all the property on one block, and was stopped by a narrow thoroughfare. He found room for growth by closing the street, purchasing all the holdings in the adjoining block, and then persuading the city to abolish the street and make it part of his establishment.

"What is the best course to follow if I have a fair offer for a piece of property needed in assembling a site?" people have often asked me. "If I sell at the offer I make money, and it helps the project. But why should I sacrifice, while the owner who holds out gets more?"

"Pyramid!" is my advice. "Sell out where the rise is sure, and invest your proceeds in adjoining property that will be benefited by the improvement."

A Specialized Business

Pyramiding in real estate beats all other ways of making money by investment—if you are right. For profits are larger than in stock investments, and you can borrow long-term money on your real-estate investment at reasonable rates, where stock operations must be financed with short-term money at high rates. In any community where there have been great advances in real-estate values, you will find investors who have made money by selling and repurchasing in that way. They have seen improvements made on land they sold, and bought again in the vanguard of improvements. As a rule they thoroughly know the tendencies of growth in that community because it is the one they live in, but would be lost in any other community, even though it were developing in exactly the same way. When they have faith enough they will buy virgin property far outside the apparent field of growth, and ultimately see it rise in value, if they also have the patience to hang on.

I said that the results of real-estate growth come suddenly, and are manifested in booms that greatly impress the public. Growth is clear to everybody when one of these spectacular advances begins, but during the years when growth is going on quietly, few people follow it, even few real-estate men, for true operators are scarce.

The term "real-estate man" is applied indiscriminately to men who specialize in different kinds of property and service, generally knowing little about other branches of real estate. There is the real-estate agent who specializes in management and leasing, often concentrating on a particular kind of property, which is a specialty in itself, like apartments, tenements, office buildings, factory property, and the like. There are the real estate broker and auctioneer. There are real-estate men who specialize in the sale of old residence and mercantile property, the subdividing and sale of outlying tracts, the sale of new houses, the development of complete suburban communities, and so forth. But the true operator is one who studies community growth, as the true speculator in Wall Street studies industrial, agricultural, financial, political and other conditions all over the world. To be either a skillful real-estate operator or a Wall Street speculator requires great application, the gathering of enormous masses of information, the patient watching of changes so slight that they are apparently unimportant, and the ability to interpret facts and act upon them or arouse others to action. As the public sees only these men's successes and knows nothing of the work, faith and patience that went before, they get practically no credit for ability, but are regarded as lucky gamblers. And little or nothing is heard of their failures. Like the doctor, they bury them.

The value of a real-estate dealer is not in knowing how to make money with money but to make the most money with money.

I also said that I began my business career as a real-estate boy, which is literally true. For even while earning my living in the streets of Philadelphia, real estate had a fascination for me; I loved to look at property, watch its changes, and speculate about what could be done with this parcel or what might happen to that section of the city. My first job at regular pay was with a real-estate firm which had great foresight and faith in their judgment, were decidedly unconventional in their investments, and did a renting and mortgage business. My first work was visiting properties offered as security for mortgages, getting information about them, and later making appraisals as I learned the business—if one can learn the real-estate business! I don't think one can—it must be born in him. This took me to every part of Philadelphia, and I soon had a mental map of the city as it existed in the early '80's, with information about values, buildings, neighborhoods, tendencies toward change for better or worse, and other knowledge needed in real-estate operation.

Some of it could be got out of books, like a knowledge of real-estate law. Some of it could be gathered from newspapers day by day as property changed hands. But an actual knowledge of property that enables you to visualize every street, every block on that street and every building in each block, is vitally necessary also. So those years when I often began at five in the morning and worked till after dark, in every sort of neighborhood and with many kinds of people, were a valuable apprenticeship. It led to my setting up business in the same general field, and developing into an operator as customers gained confidence in my judgment.

Philadelphia was like all other American cities thirty years ago—still in the making, with no fixed centers. Our cities were too young, and in too young a country, to have permanent public buildings, railroad terminals, street-car routes or other institutions and services. Nicely settled with a business district not too big for gossip, and near enough the residence district for lunch at home, three miles out was a long horse-car ride, and five miles usually farming country.

If you do not know Philadelphia, just picture a square. At its eastern side, a shade below the middle, put the old-fashioned business district, the courts, lawyers' offices, banks and business houses grouped around the old city hall. Some distance beyond the western side put the old Pennsylvania Railroad Station, and about the same distance from its northern side the Reading Station.

New Business Centers

Now, suppose you liked to study real estate, and had watched tendencies for eight or ten years, and were to tell bankers and merchants in the old business district that they must move to the very center of this square, then chiefly the best residence section. They would have thought you crazy, as they did me when I recommended to a famous but conservative banking firm the purchase of a plot in the center of our imaginative square as a future site for the bank when coming changes in the city took place. Those bankers couldn't see it then, nor for a long time after changes actually began; but they moved twenty years later, and paid a million dollars more for a similar site.

Here is what happened: The city burst its old boundaries and established a new permanent center aligned to modern transportation. The city hall was moved to the center of the square, at Broad and Market streets. The Pennsylvania Railroad came in from Thirty-second and Market streets and built a big terminal right opposite, on the west. The Reading Railroad also came from Ninth and Green and built a terminal on Market Street two blocks east. Banks and business houses followed, and the old historic Philadelphia of Benjamin Franklin's day was changed to a produce, manufacturing and small-shop section.

This transformation has been worked out in practically every other American city during the past fifteen to twenty-five years, with the outcome that most of them have permanent centers, fixed for years to come. I was about to say fixed for all time, but that is a long while, and we do not know what new transportation facilities like aircraft may bring in the way of changes for our grandchildren.

Imagination and faith are the greatest elements in real-estate operation—imagination to picture conditions as they are going to be tomorrow, and faith to act upon one's belief against discouragements. Few people possess either imagination or faith in realty, and very few indeed have both. The man with imagination may lack faith, and the man with faith lack imagination. There are a few men who have a feeling for the sense of real-estate values, and are able to

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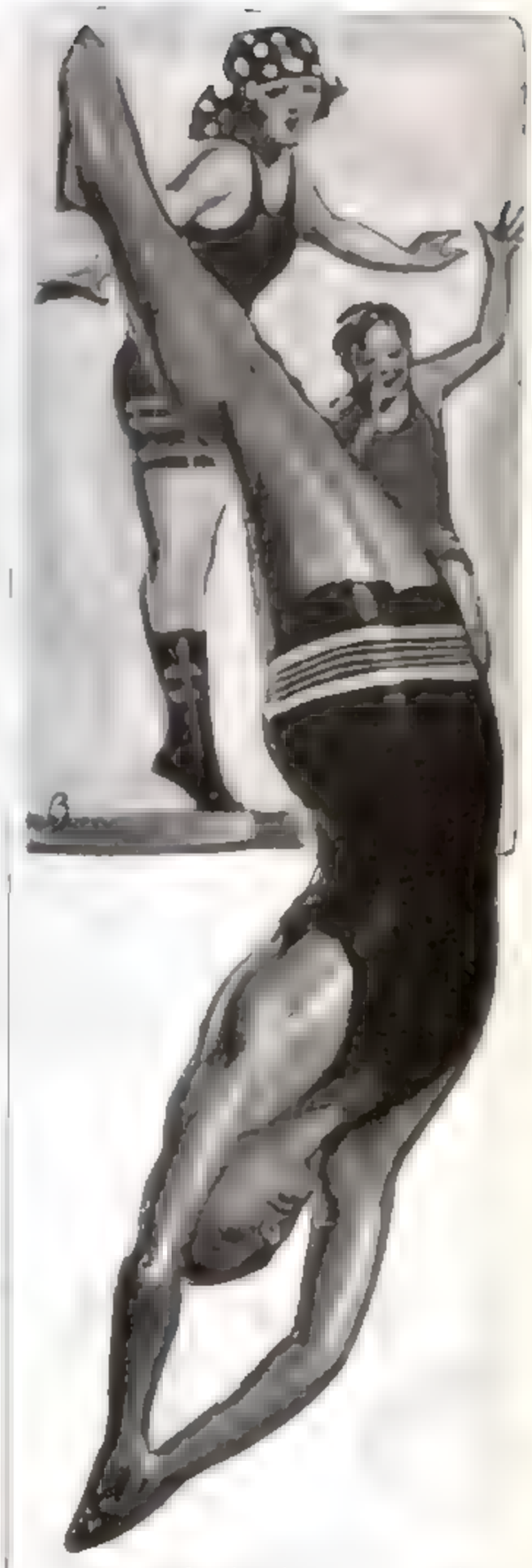

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THE INDIVIDUAL grace and character which mark every Stephens Six motor car reach their peak of distinguished beauty in the new Stephens sport-type *Foursome*.

Designed as a true sport model, no line or contour, no detail or dimension of the *Foursome* smacks of compromise. It is an original creation, hand-fashioned by Stephens craftsmen in love with their work—not a "dolled up" six-cylinder touring car.

Swung low on a wheel base of 124 inches, the *Foursome's* finely proportioned body unites spacious comfort with spirited lines and many ingenious refinements usually found only in custom-built motor cars.

The tonneau clock, for example, mounted on the back of the front seat between locked cabinets of walnut; the slide guards over the curtain rod anchorages; the motor thermometer on the dash; and the tiny lever controls for the spark and throttle.

Superb performance matches the *Foursome's* intriguing color and form. Confidence and a sense of mastery come with your first trick at the wheel, so easy and sure your control, so thrilling the throttle response. There's 59 horse power under foot when you ask it—and 17 thrifty miles in the average gallon.

Equipment is really complete, from windshield wings, bumper and trunk to kick plates on the three-quarter running board.

See this great car *soon*. This is *Foursome* weather and a *Foursome* season. Study its powerful lines, its balanced design, over-size *and over-safe* chassis units. Drive it. Give it the hardest performance tests you know.

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Roadster, 2-3 Passengers . $1445	*Sedan, 5 Passengers* . $1995	*With wire wheels* . . . $2145	
Touring Sedan, 5 Passengers, $1695	*Sedan, 7 Passengers* . $2385	*All prices F. O. B. Freeport, Illinois*	

STEPHENS MOTOR CAR COMPANY, INC., MOLINE, ILLINOIS. *Factories: Freeport and Moline*

(Continued from Page 119)

communicate it to others, but ordinarily it is necessary to inject real-estate imagination into people with a hypodermic syringe—and then nine in ten who see will not act.

When I was a lad, in the early '80's, Philadelphia's shopping center was at Second and Callowhill Streets. Like the old business center, it was well situated for a walking-distance town, being handy to the largest population of average spending power, the thrifty wage and salary earners. But already one could see signs of a coming shift. Little old-fashioned dry-goods stores were beginning to grow into department stores, and needed more room.

In this stage of such a shifting to a new center, it is often difficult to see which way the cat is going to jump.

The uncertainty is best illustrated in my experience by the fixing of a center for the West Philadelphia section of the city. During the '80's and '90's the development there had no common point where the people went to do their shopping and office business, but there had to be one, Philadelphia being the center until West Philadelphia grew into an important community of itself. Half a dozen times, while we were watching the cat, little flurries of improvement here and there, such as the building of a market, gave reason to believe that the actual center was materializing. But these flurries were all deceiving, for when the cat finally jumped she landed at Fifty-second and Market Streets, and that is today West Philadelphia's solar plexus.

It was many years before the merchants who had located on Eighth Street between Callowhill and Arch Streets would look with favor elsewhere, even though the spearheads were unmistakable. But the great success of the pioneers on Market Street gave such unmistakable evidences of great growth that several important dry-goods concerns jumped straightway to Eighth and Market, and began spreading along the latter thoroughfare. Then the reasons were apparent to everybody. At one end of Market Street lay the principal ferry to Camden. At the other end the new city hall had choked it off. In between ran a double-tracked street-car line. The new railroad terminals brought shoppers from the growing suburbs. Merchants who had inside knowledge began buying property, and investors who had faith bought to profit by the growth in values. But not one of them provided nearly sufficiently for future needs.

This was clearly the city's new permanent retail district, yet with it all a curious error was made—the common mistake of choosing the wrong side of the street. Market Street runs east and west, and merchants reasoned that because the sun was very strong on the north side during the summer months the south side would be the better. This belief established one-third higher values for south-side property, but actually the north side of Market Street has always had just as many pedestrians, and there is no real difference.

Real Estate Riddles

Incidentally, one-sided streets are often interesting paradoxes. In New York, the south side of Fourteenth Street from Sixth Avenue to Third Avenue is valuable retail property by reason of the crowds that pass on the sidewalk, while its north side is much less valuable for retail business because few people walk there. Opposite several large department stores on the busiest block of Fourteenth Street there has for years been a great old-fashioned residence with a large garden around it, a property worth millions if it could just be brought to the other side. Why do people walk on the south side of Fourteenth Street more than upon the north? Nobody knows. It may be just habit, or the fact that there are continuous sidewalks there, while the north side is broken by Union Square. The real-estate man must simply accept it as fact, and take it into account in values. The same situation is found on One Hundred and Twenty-fifth Street, where north-side property is worth 50 per cent less than south-side property. Likewise, the west side of Broadway is much more valuable than the east side. Sometimes it is habit, again sunshine, again grade. Do you know that, where people can walk into a store on one side of a thoroughfare at street level, but must step up three inches into stores on the other side, that step will make all the difference in the world in patronage? Through some kink in psychology, the mere knocking of one's foot against the step turns people away.

Thus factors in the growth of a community, apparently insignificant, suddenly bring about quick transformations and startling increases in value, and the shrewd real-estate operator, anticipating the results of growth that will be clear to everybody a few years hence, marks time. People who will ultimately move to the new district are slow to see tendencies, and slow to act, while people who own property in such a district, tired out by years of waiting and often discouraged by decrease in values, are glad to sell.

A Tired-Out Investor

The operator, promoter and investor who participate in the development of such a district are reproached by economists for profiting by the unearned increment. I have never liked that term, nor had any patience with the view that those who profit by growth in the community contribute nothing to that growth. For it takes knowledge, faith, money and management to get into a community's line of development and hang on under long years of discouragement. If the losses of those who fail to hang on long enough were balanced against the profits of those who do, it would be seen that this gain is generally hard earned.

As an illustration, there comes to mind the case of an investor who just the other day sold twenty-two acres of future residence property in Long Island City. A dozen years ago he bought that land for $50,000. He paid off a mortgage on it of over $100,000. He paid $50,000 in taxes and assessments. He spent $20,000 in street improvements. There was still $30,000 in assessments to be paid when he sold it all for $50,000. That man got tired. Every time he spent more money on his property he felt more despondent, where he should have regarded it as worth just that much more. The new purchaser may realize its value in a short time, or may have to carry it five years longer, with the chance that he also may grow tired. When the first owner invested his money there he had maybe fifty factors against him—fifty handicaps to be overcome before it would come into its own. For the present holder, these handicaps may have been reduced to half a dozen, or even one. Some trifling change in conditions, even the double-tracking of a railway, the building of a bridge, the improvement of a motor road, may suddenly precipitate the advance.

I know no way of accurately predicting when booms may come, but they are as sure as they are sudden if one knows where and how to look for them. One thing, however, must be borne in mind—you don't catch real-estate booms, they must catch you.

Editor's Note—This is the first of a series of articles by Mr. Isman. The next will appear in an early issue.

Your home town banker is a good man to talk to

HOW many men can you name in your community who know real estate values and traffic conditions, produce markets and bond values, accounting systems and the labor situation; who have data at their fingertips on basic material prices, production, crops all over the country?

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PLAYING THE GOLD CAMPS

Continued from Page 19

revelation, for I did not believe it possible that human hands and eyes could be trained to such a degree of delicate accuracy. For hours I feasted on crooked-card knowledge. I, who thought myself so wise, would have been a child against his work, and I had gained the banquet seat by accident and bluff.

"You are the only one that I have ever shown my best work to," he said; "but I knew that you were the wisest guy I had ever met when you tossed that queen full into the discard."

He looked expectantly toward me and I knew that he wanted something in return that it was not within my power to give. For it was beyond his understanding that a man could follow the game and persistently win by playing square cards. So I was compelled to leave him, a keenly disappointed card sharp, myself, with the knowledge that I had escaped a cleaning that day in Oregon simply because Bert had been too easily discouraged.

Though Bert Bell possessed the art of doing his work smoothly and with exact precision, he often failed to make winnings where other cheaters with far cruder methods would have succeeded. He was not a mixer, lacked a pleasing personality and showed such a greedy disposition to accumulate all the money in sight that he was forever under close scrutiny from the other players. He lacked the patience to grind along in a poker game and wait for an opportune time to start working. He would never milk a game, but was always trying for the big pot, and his manner and style of play were suspicious. He would ease along in a cautious manner until he had picked an advantage, and then often spoil every chance by scaring his would-be victim with plunging plays entirely out of proportion to the size of the pot. Often, when the players got so suspicious that they would lay out on his deals, or only play cinches against him, he would get peevish and try outplaying them with square cards or small advantages. At this he always failed and would go clean broke.

Disguise Bill

Coarse Work at Reno

It was at Reno, Nevada, that he picked on a certain twenty-one dealer as a probable sucker. However, he found the fellow anything but that. He gave Bert the horse laugh and told him that his work was so coarse that it was comical. The dealer carefully covered the deck and invited Bert to keep playing. His kidding got Bert rattled and sore, and he plunged off six hundred dollars, which, of course, was all he had.

Johnnie King was as good as Bert Bell at marking and reading the cards. He was better than Bell on location work, shiners, and placing cold-decks and hold-outs. Yet King was not so good on second or bottom dealing. When I first knew him he was really a likable fellow. He once told me that he had been a cashier in a bank. His defalcation had been squared by wealthy relatives and he had quietly dropped from sight. He had changed his name and later caused news of his death to reach his family. He had then followed the trail of the pasteboards, which were the original cause of his downfall. He was at his best when I first knew him. He had a pleasing personality, was a liberal spender, had the patience to wait for opportunity in a game, and masked his work by artistic methods.

He created the impression of being a poor poker player by continually calling bets. However, it was for comparatively small amounts that he did so, and he never failed to have the best hand in the big pots. He would slough money to those who had small sums on the table just to keep the game lively. Sometimes two men well known to each other would be playing in the game, but both strangers to King. One of them would be an exceptionally shrewd and suspicious card player, while the other would be just average. King would realize that the good player was too suspicious to play a big hand against him on his own deal, so he would slip the big mitt to the fellow's friend and would himself stay out of the pot. A few hands later King would pick the poor player. At other times he would sit all night in a poker game and never win a pot on his own deal. There were other ways of getting the money without attracting undue attention to himself.

Crude

He was very restless and was always on the move, yet during the first two years that I knew him he was so careful that he rarely tipped off any of his work. This was a decided asset to him, for he could often return to the same locality. He spent money liberally, yet at the end of that period he had saved up thirty thousand dollars.

"I have made it all by crooked work," he told me. "I am now going to open up a gambling house and run everything on the square."

Two years later I entered a gambling house in Seattle just in time to see a twenty-one dealer turn his head for an instant toward a peculiar sound which seemed to come from his left. Like a flash I saw the black-coated fellow who was playing with his back toward me reach with his left hand and apparently cut the cards which the dealer had passed to him for that purpose. But when I drew closer and saw that it was Johnnie King I knew at once that the dealer was holding a cold-deck in his hand. Johnnie was a ventriloquist and the startling sounds that he made would cause a dealer to turn his eyes an instant from the deck. Still puzzled over the strange noise, he would not discover that something was wrong with the cards. It was not a framed deal that Johnnie had slipped in, but a marked deck; and it netted him three hundred dollars before the dealer decided to change cards.

"Crude work for you, Johnnie," I said when we were alone. "That dealer will find the marks on those cards."

"Yes, I know," he replied. "But my eyes are not so good as they used to be, and I have to take longer chances now. I was in hopes that I could slip the deck back, but the dealer slid it into the drawer."

"How about the gambling house you were going to run?"

"Oh, I ran it all right—ran it into the ground in just eighteen months. I gave them too large a limit at faro for the money in sight and the pikers and short-money plungers cleaned me. Take it from me, kid,

Continued on Page 124

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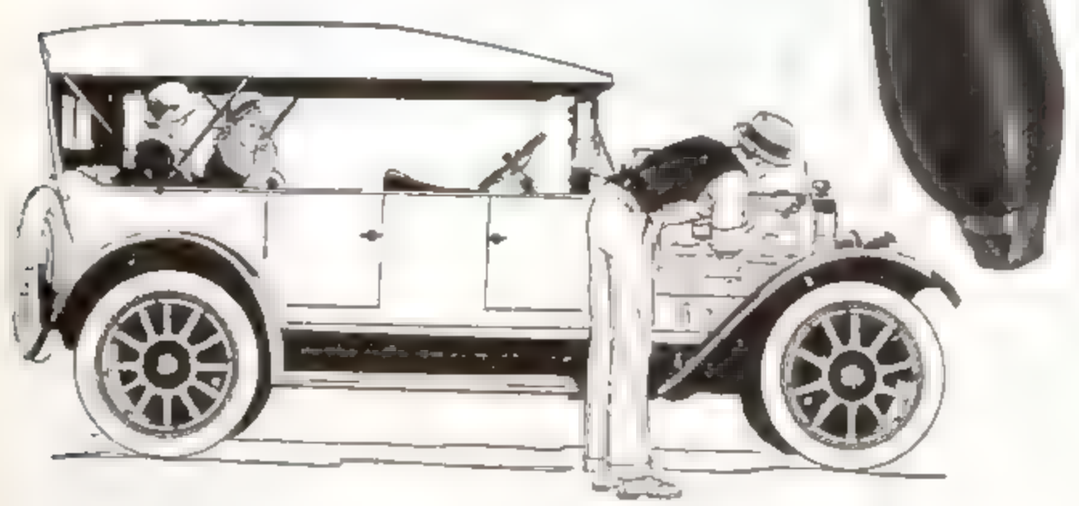

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(Continued from Page 122)

faro bank will get you, whichever side of the table you are on."

It was several years later in a cheap saloon at Bakersfield, California, that my attention was attracted by the hilarity of a crowd in the rear of the building.

"What's the show?" I asked the bartender.

"Just a coke fiend telling how he was wrecked on an island in the South Seas. The natives were going to kill him when he flashed a deck of cards on the king and gave him to understand that if he would spare his life he would teach him a great game. So he taught the king the game and language of poker, and ——"

Here the coke fiend's voice rose to a high pitch and we paused to listen.

"The king raised me," he was saying, "and I raised the king and the king raised me and I raised the king." Each repetition was faster and louder until he paused for breath. Then he continued: "I won all his slaves, and then we played for the king's wives. We made a circle on the ground, and inside the ring I stood ten slaves for each wife that the king put in."

I drew closer to the shabby speaker, who was waving his arms in an excited manner. The colored glasses slipped forward on his nose and doubtless helped to accentuate the pallor of his face. Yet I at once recognized the animated skeleton as Johnnie King. He was close to the finish line on the last lap of his race.

Bill's Flimsy Disguises

The strangest bug among the topnotchers was Disguise Bill. I never knew his other name. He had three hobbies. First, to become the slickest card grafter in the world; second, to learn a system for beating faro bank; third, to perfect a disguise that no one could penetrate. His vice was drink, later on morphine. He was rather tall, fair-haired, blue-eyed and the busiest mortal I ever knew. It was a puzzle to me when he slept; for regardless of the time I went to bed or got up, he was always on hand, either playing or hunting a game. I have known him to play faro through four shifts of dealers and then quit only because he was broke. Two or three times a year he went on a drunk and poured liquor down himself in such quantities that it always took a doctor to bring him out of it. When himself, he would spend hours practicing crooked work with the cards, and he was certainly among the best at several forms of graft.

I took keen interest and found much amusement in going to his room and watching him don his disguises and assume his character rôles. It was comedy, for all his impersonations were crudely overdrawn. Yet he was so conceited that he had the courage to hunt a poker game in any disguise ranging from Buffalo Bill to that of a minister. In fact it was his disguises and not his slick card work that were constantly tipping him off. It took four trunks to hold his assortment of clothes, wigs, mustaches, whiskers, paints, stains, wax and other paraphernalia that he accumulated whenever his routings took him to the larger cities. He would ship his trunks to some central point and cover the adjoining towns with two large grips containing disguises which in his mind were suitable to the locality in which he was working.

Once he entered a logging camp in the state of Washington disguised as a lumberjack. It was ludicrous. For even with clothes to match, and stained hands and face, his affected manner and peculiar actions were enough to tip the dullest. One of his very weakest points was his everlasting conceit. A fellow at the camp recognized him as the bug who had once cheated him in a poker game. So in company with two companions they caught Bill and informed him that they wished to put him next to a disguise that he had never worn before. They did so, and sent him on his way disguised as a bird—that is, if a naked body covered with feathers would pass as such. At that, it was as effective as some of his own designing. I learned later that Bill was killed in a shooting scrape in Alaska.

I have given descriptions of three varying types of the traveling card sharp. Doubtless all of the dozen or more of the topnotchers that I knew are now dead or in insane asylums. Two at least I knew were in asylums. Bert Bell had the best chance of survival if he continued in his resolve to abstain from stimulants. But the pace kills the charm of life, and they go stale, and those who survive to forty try the kick of drugs or else shuffle off by their own hands.

Between the topnotchers and the scum of the fraternity, cheap boosters, there were several strata of men who made their living entirely from games of chance. Some of them were shrewd gamblers who had learned the game from the inside and had opened gambling houses; others were keen business men who, realizing the possibilities of big money, had opened up well-fitted saloons with games in the rear. Usually this type leased the gambling to someone who was capable of handling it.

All gambling houses had to depend more or less upon the honesty of their help; yet, strange to say, they were seldom cheated from the inside. I have known the worst crooks on the outside who, when placed behind a house bank roll, would play square with the proprietor and fight like a fiend to protect his money. It was a code of honor among the fraternity that the care of a money layout was a sacred trust. Those who violated this confidence were blacklisted men and were tipped to other houses wherever they drifted, for they were sure to find someone who knew their record wherever they went.

It was a common occurrence for a total stranger to be placed in charge of a money spread amounting to thousands of dollars. If by close examination he proved himself capable of protecting the bank roll from outside cheaters, that was usually recommendation enough. Of course, he was constantly watched by the floor manager and other trusted employes. If any doubts existed as to his qualifications a shrewd cheater would be hired to test him out. If the grafter succeeded in putting any of his work across, the dealer was at once discharged. Yet in spite of all their knowledge and care, I doubt if any gambling house escaped its occasional toll from outside cheaters.

Reliable poker dealers were the hardest men to keep in the big gambling houses. For any man who was capable of protecting the game, and each month show a substantial net profit to the house, was usually capable of going on the road, as they termed it, and at least making enough money to satisfy his love of travel. However, many were held in place by their vices—faro bank, women, drink or drugs.

Machine Men Poor Players

The machine men—such as faro bank, twenty-one, roulette, tub, craps and chuck-luck dealers—were more easily kept. They lacked the versatility of the short-card players, who could always pick up money where there were games. With rare exceptions the machine men were poor card players. For instance, an expert crap dealer might not be capable of filling any other position. Their opportunities for work were limited, and, to my way of thinking, there was nothing spectacular in their line of duty. They had learned to do one particular thing and do it well. A roulette dealer had to know when his machine had been tampered with and to compute payments quickly and accurately. He had to see that no bets were slid off or on numbers as the ball rolled to a stop, and he had to be quick, keen, sure and capable in emergencies. These qualities applied in greater or less degree to all machine dealers. When open gambling was closed throughout the West men of this type quickly adjusted themselves as useful citizens in less hazardous pursuits.

Yet while the element of chance was in the machine games in plenty, the human interest such as poker furnished—and, in a lesser degree, pitch, casino, coon can, and solo—was lacking. Bucking machine games on the square is not a matter of wits, but chance pure and simple, with the big odds against the player. Here the wise man and the fool are equals, for the spinning ball, the rolling dice or the coming card does not discriminate.

To the contrary, most of the best card players were good machine men. They learned this routine line of work for two reasons. First, learning all the ins and outs of a game gave them knowledge of just how to pluck a dealer who was not overly wise; second, working for wages was a sure means of accumulating a few dollars when broke. Both machine men and card players were a fraternal lot, and when one had the price they all ate. Playing machine games is simply hazarding your money on the decision of an inanimate object. However,

this form of gambling carries a direct appeal to that large class of people willing to delegate their thinking to someone or something else, even if the something is only wood and metal.

In games of cards where the individual decides the course of play, human study enters and aids the keen observer. There are few men who do not thrill at the sight of a strong hand and unconsciously drop other indicating signs. Some minds become so centered on the cards they hold that they actually seem to flash a signal. When I first played poker I would sit easy with a big hand, and hold my breath until I nearly choked when running a bluff. Afterwards I trained myself to look and act the same at all times. I also tried acting as I used to feel when I bluffed, and would keep repeating to myself when I had a strong hand, "I am bluffing. I am beat. I know he will call me." When running a bluff I would repeat to myself, "I have a cinch. He will not call me. There is no chance of me losing this pot."

Under both rules I was peculiarly successful. However, I am not prepared to state that this system is a sure method. Yet the practice of the psychology stuff certainly does not lessen one's chances. Dilute your system with all it will hold, but don't forget to use the stoic face. Of course, there are times when you know that certain fellows will fall for weak acting; so give it to them. Hard and fast rules are too much like playing hoodoos and hunches, and there is always a type of player whose skull is impervious to anything short of an ax. Fat chance for psychology against this fellow.

They used to have a saying that poker made liars of all men. This term, however, applied only to men in relation to the game. It was a permissible fault, and was used in the same sense and with the same allowances as big-fish stories among fishermen. For instance, if a gambler told in Sacramento about winning three thousand dollars in Seattle, and he was rated as a reliable fellow, it was at once conceded that he had won anywhere from three hundred to one thousand dollars. However, this peculiar trait in no wise applied strictly to gamblers, but to all classes of men.

Magnified Winnings

On several occasions I have listened to descriptions of games that I myself have been a principal in, although the man telling the story did not know this, and always every hundred dollars in the game was magnified to at least a thousand. Big winnings traveled by word of mouth and grew in magnitude with time and distance. People particularly coming from the East were regaled with tales of thousands of dollars stacked on tables in poker games each night. Apparently such a thing as a small poker game never existed except at the time of telling. And, peculiar as it may seem, such stories were rated as assets to a town, and were vouched for or refutation tactfully avoided by every business man in the place. It was good advertising and gave color to the locality.

It is quite true that in the old days there were many big poker games; for when men are flush with gold and not bound by any ties they are sure to gamble—of course, not all, but the majority of them. But if a game had ten thousand on the table it was sure to be twenty thousand the next day and fifty thousand a month later. Many a time have I hot-footed it to some certain place where I had been informed by some excited individual that a cracking big game full of easy marks was on, only to find a bunch of boosters separating some sucker from a few dollars. Yet my informant would be strictly honest in his intentions—merely carried away by the glamour of spectacular plays which the boosters were making.

When, after years of training, I had learned to protect my money from cheaters, to travel from place to place with thousands of dollars in my pocket and the knowledge that I could make more wherever I stopped, I turned my attention to other pursuits and quit the game. I do not mean to state that I swore off and never played poker, but that I never again traveled with that one object in view. I often sat in friendly games, and I must confess that during the boom days of the Goldfield-Tonopah period there were lapses on several occasions, when I returned to professional play which netted me thousands of dollars that I promptly dumped into prospect holes.

I had accomplished what I started out to do—be a successful, traveling, square card gambler on the outside. The gamblers said that it could only be done by playing crooked and I had proved otherwise. The feat accomplished, the charm had vanished, and my mind eventually revolted at the life. There were plenty of good reasons for believing that a man must be a cheater if he followed the outside and made it a paying proposition, for there were certainly big odds to buck. Each gambling house placed a dealer in charge of the poker game to see that it was properly conducted. This feature was good, for, if dealing in a reputable place, he saw that no crooked work was slipped over, that the pots were properly counted, disputes settled and all winners promptly paid. However, in payment for supervision, cards, drinks, lights and risk of guaranties, the dealer was permitted to rake off a certain percentage from each pot of reasonable size; and as this sum was no stated amount, it often developed into a greedy grab.

An Unbeatable Life

I have seen many a poker game where there was not over one hundred dollars on the table from which the rake-off amounted to not less than six dollars an hour. This would make forty-eight dollars in eight hours' play; and combine this with the fact that the dealer was himself better than the average poker player and it can easily be seen that the outsider was carrying lead in his boots. The bigger the game the stiffer the percentage, as I had many times good reason to remember. One night I won a hundred-dollar pot and saw the dealer slip out three blue chips each worth twelve dollars and fifty cents.

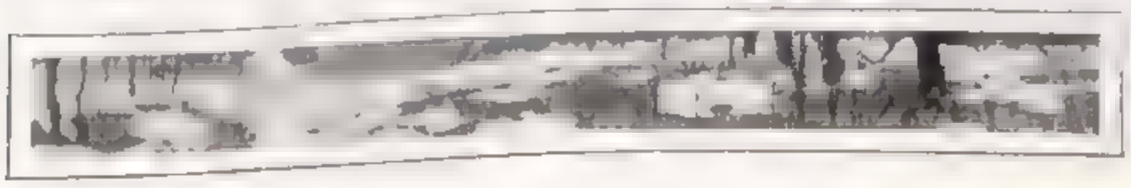
I never asked or gave favors in a game. If it was too strong for me I would quit. If my best friend sat in I would break him as quickly as I would a stranger. I played no favorites. After a game was over I often loaned or gave back money, but never during play.

Though a dealer apparently had tremendous odds by banking a game, he was himself up against a hard proposition. He guaranteed all pay, and was often check-racked by some supposedly gilt-edge citizen walking out on him after playing the finger; or again, payment was stopped on a check that he had taken in good faith. Also, with all his knowledge and care, he was sometimes crooked by cheaters. Moreover, there was the squealer who lost and put up a holler for his money back. At other times the cheater would have to cut with certain officials. Yet undoubtedly, under the old wide-open system, gambling was much more on the square than it is today. Closed methods aid the crook. In fact, he feels that he can exist only by using crooked work, for he himself is held up in turn by some supposed supporter of the law.

And yet gambling, either under supervision of the law or without, is bad, and has no proper place in our present social system. I found that following the game on either side of the table formed incorrect views of life which only years of other associations could change. Johnnie King's remark that "Faro bank will get you, whichever side of the table you are on," applies as well to all games.

It is true that while I was being lured on from place to place through all the different phases of Western life I saw much to excite and stimulate my fancies, much that was interesting and that I wouldn't have missed, and the evidence was being constantly forced on me that there was a price to pay. Each year many of the old faces were gone and new ones were hitting the route. Booze, morphine, hop, cocaine and loose women pulled them down, while others hurried on to meet their fate. Take it from me, you can't beat the life, so don't start.

Editor's Note—This is the last of a series of three articles.



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WHEN BIG BUSINESS SPENDS THE TAX MONEY

(Continued from Page 16)

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A committee of eight executives was appointed for this purpose by the Merchants Association of New York, and when they reported favorably the necessary legislation was passed. The big point in the empowering act was this:

The legislature created a state department of purchases, centered all its buying therein, put a $10,000-a-year superintendent on the job, told him what to do—and then stopped. Far from telling him how to do it, or surrounding him with restrictions and red tape, they gave him freedom to make his own rules.

There may have been a time, years ago, when the official purchasing government supplies had a fairly free hand—let's assume it, anyway. But some crooked official or dealer abused this freedom and cheated the state or city. Whereupon a restriction was devised to prevent that particular kind of crookedness. Presently another kind of dishonesty was found and another rule or law made to prevent it. Through the years, as holes were shot in the rules, legislators patched them together with red tape, until today government purchasing of all kinds is so bound around with restrictions that its own complexities make it expensive.

In a certain state the law requires that purchases be made from concerns in that state, as well as from the lowest bidder. But that state buys its paper from a concern in an adjoining state because it saves money.

To comply with these two conflicting laws, purchases are made through a middleman in the state who gets $25,000 a year for acting as a dummy.

Too Much Red Tape

The purchasing agent of a corporation may close deals running into hundreds of thousands of dollars over the telephone when he has an opportunity to buy quickly at a very favorable price, or is assuring deliveries or meeting some emergency. If he doesn't feel free to act upon his own authority there is an officer of the company near at hand to back him up, or he may phone two or three of the directors and get their support.

But this would be impossible in government purchasing on account of the safeguards thrown around it. Even in states where buying has been centered in one man the lawmakers have often provided so many checks and counterchecks for his work that, figuratively, he cannot sign his own name without permission. Restrictions cause such delays in dealing with government departments that the seller must allow for them in his price, and many concerns from whom it would be most desirable to purchase will not be bothered with government bids or become entangled in the red tape attached to the filling of a government order.

New York State cut through the red tape and sought the advice of men who have the utmost freedom in purchasing hundreds of millions of dollars' worth of supplies for corporations every year.

"But won't the whole process of evasion start over again, bringing checks and counterchecks against dishonesty?" was asked. "Or have we reached a higher plane of business morality, so the door can be kept open?"

"Picture 187 different officials buying supplies for New York State," answered a corporation purchasing agent. "Who is going to watch them all—the governor, the legislature? They can't do it. The thing's an impossibility. The checks and counterchecks didn't do it. Now picture one man doing all this buying in one place and you realize that the spotlight will be on him all the time. Again, consider who those 187 different officials dealt with. They were purchasing or shopping with small local middlemen, often unscrupulous about taking advantage of the buyer's technical ignorance to substitute one grade for another. But whom does the new kind of purchasing agent deal with? Why, he buys on such a great scale that it is necessary to deal with manufacturers, producers and the largest middlemen. His business is big enough to be worth keeping, and the concerns who supply him are so big that they cannot countenance trickery. Think what it would mean to the reputation of a big packing or milling concern if it were found cheating the state of New York in the quality of beef or flour!"

When the bulk of state and city supply purchases are massed, there will be something like $700,000,000 worth of business; and if one man were buying the whole of it he could ask the hammer salesman to wire for a price on the factory output. It is possible to do this with a great many articles that the states and cities buy.

Economy in Standardization

As an example, they all need beds. A bed is a bed, whether you are prisoner or patient, or sleep on it in Massachusetts, Texas or Idaho. Where several dozen different officials buy beds for the institutions in each state the bids are endlessly diversified in pattern, dimensions, quality and other details. Suppose a standard institutional bed is designed and adopted by every state and city—or even half of them. To begin with, the cost of making such a bed can be reduced at least 25 per cent, and the institutions that have been paying, say, sixteen dollars for miscellaneous beds buy it for twelve. The moment bed manufacturers hear that there is any such concentration of business in one place they will get very much interested in it, seek out the fellow who has such a whopping order and figure with him gladly. The bed proposition now has something that purchasing experts call the dollar urge, which may be illustrated by the story of two rival salesmen who were after a big match order.

"I've got it!" said one salesman gleefully, coming out of the buyer's office.

"The devil you have!" said the other. "Your people can't make as close a price as we can on matches, because we use convict labor."

"We use convict labor too," retorted the first salesman, "and our convicts steal our lumber."

With an order for such standard beds, a manufacturer could eliminate many items of expense. Instead of making dozens of different styles and constantly bringing out new ones to attract customers, his factories would run on that single style with great economy in designing, tools, materials, and so forth. His selling expense would be cut to almost nothing. His overhead would be reduced, because the factory could be kept running through the year.

Indeed, it is the experience in corporation buying that manufacturers will make such standardized commodities without any order at all. In every slack season the manufacturer tries to keep his plant running and his employes together by making something for stock—that is, some article of such staple character that he is pretty certain of selling it later. If institutional beds were standardized and he knew that the same pattern would be wanted in every state, if not now, then next year, he could go ahead confidently making those standard beds and putting them in his warehouse, knowing that sooner or later they would be wanted.

There is a widespread movement in industry toward standardization of this kind. War made it necessary, and demonstrated that in multiplicity of styles, packages, colors, sizes, models, and the like, there is waste in many lines. Standardization steadies production and employment, reduces selling costs, makes it possible for different concerns to bid fairly on the same kind and quality of product, simplifies the merchant's stock, reduces disputes between buyer and seller and brings other benefits. With standardization, the purchasing official cannot be fooled on quality, no matter how many hundreds of different articles he

(Continued on Page 128)

Billions Ride In Busses

Three billion people traveled one billion miles last year in fifty thousand motor busses. Though still an infant, bus transportation already boasts an invested capital of $100,000,000. It is obviously an industrial giant of the immediate future.

Busses are not only facilitating the transportation of millions in cities and between cities. Every day they convey 350,000 children to and from consolidated schools, thus bringing education closer to the rural home.

It is interesting to note that while the bus business has almost doubled in volume in the last two years, Graham Brothers Bus production has more than trebled. This is because experience has proved that bus lines must give comfortable, dependable service if they are to be made attractive to the public. And they must be operated economically if they are to be profitable to the owner

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(Continued from Page 126)

buys, for quality is governed by specifications. Let flour be an illustration:

When several dozen different officials purchased flour for the institutions of an Eastern state they got all sorts of prices and grades. The seller, specializing in flour, could fool the buyer eight times in ten—now and then get a good price for flour that was actually bad, but generally sell him good flour of a grade worth a little less than what he thought he was paying for. Today that state buys through one official, and he judges flour by the same rules that govern the sales of 1,000,000 barrels a day on the New York Produce Exchange. These rules are fairly simple. Flour of a certain grade must be milled from wheat of a certain quality. The seller submits a sample to flour experts, who give him an official certificate attesting the grade, and this certificate accompanies his flour when it is delivered to the state. Should any dispute arise thereafter, the experts send an inspector to take a sample of the flour delivered and report upon that. If the seller has delivered other than the grade specified he pays for the investigation and removes the flour, while if the buyer is wrong he must pay. This has eliminated disputes to such an extent that, where formerly some flour controversy arose every few days, there have been only three appeals to the grading experts since the state's flour purchases were put on this basis.

Likewise with fresh beef, which is purchased under specifications of the Chicago packers and the Department of Agriculture. There are four trade grades known as choice, good, medium and common. They vary from one-half to one cent a pound on carcass purchases. Good beef is usually bought for state institutions, and the rules require that it be well fattened, with no bruises, not frozen, delivered at least seven days after killing, be covered, and within certain weights of the live animal for heavy and light beef, and so on. Thus the purchasing officer, buying from meat packers, measures quality by the same standards and specifications as the middleman from whom he formerly bought.

Buyers Underpaid

However, while standards and specifications have been worked out for many articles purchased for local government use, there are thousands of others still to be standardized and reduced to similar rules. Lately Secretary Hoover called a conference in which everybody concerned in purchasing for or selling to local governments was represented—the purchasing officials, corporation purchasing agents, manufacturers, and technical men who test commodities and materials. They are now working through their national organizations, with the Bureau of Standards and Department of Commerce, to bring order and square dealing in this neglected field of business.

About the hardest thing in passing the law that centralized New York State's purchasing was the $10,000 salary for the superintendent. That looks like a lot of money to the state legislator who gets less himself—indeed, there are only nine governors in the United States who get $10,000 and upward. The average purchasing officer, buying from one to ten or fifteen million dollars' worth of stuff yearly for state or city use, is paid only $2500 to $5000 a year, when men purchasing no more for corporations get $15,000 to $30,000.

"One reason why these men have done almost nothing in the way of standardizing and consolidating purchases is their inadequate pay," said the corporation expert. "They haven't been able to afford to get together. When Mr. Hoover invited them to attend the recent conference, less than a dozen could afford railroad fare to come. The rest said, 'Sorry; no funds.'"

But the economies that a first-rate purchasing officer can effect make it possible for him to earn a $10,000 salary many times over. Furthermore, he does work for which several dozen scattered purchasing officers drew small salaries. In the state of New York the saving in salaries must be close to $500,000, although some of this is needed to pay the staff in a state purchasing department. The scattered purchasing officers seldom lose their jobs when buying is centralized, but are switched to other executive work.

The Politician's Alibi

Cities have not gone so far as states in centralized purchasing. Of thirty-three first-class cities in the United States, having 200,000 or more population, all but five have some sort of centralized purchasing, but few for the city as a whole. Taxpayers in cities are awake to the economies that can be secured, and city officials too; but changes in method often require new legislation by state governments, and in some cases charter revisions, and these take time.

To put the centralized buying of states and cities on a national basis, giving them the benefits of economies secured by corporations, an organization known as the Associates for Government Service has been formed. It stands between the fellow who buys and the fellow who sells. State and city governments are advised about consolidating their purchases. Specifications are devised to standardize all sorts of supplies used by the states and cities.

"All very fine!" is the taxpayer's usual comment. "But how long will it take the politician to get this new system under his control?"

"Let me tell you a story about that," says the corporation man. "People often ask about graft in state and city purchases of supplies. There is very little dishonesty but much inefficiency. Purchasing officials often lack experience, and have to attend to several other duties. The possibilities of graft in something done regularly, like the purchasing of supplies, are small compared with those in other kinds of public business—say, the building of some big public improvement. When the politician sees that centralized purchasing will make it impossible for him to influence supply contracts, he is for it as good politics. Suppose Representative Smith did succeed in swinging a contract to John, one of his friends in the supply business. A dozen other friends would be after contracts as soon as they heard of it. With purchasing centered under one man he can say to anybody seeking favors of this kind, 'Why, John, I couldn't do anything with that man, and if I could it would get me in jail!' The politician is for centralized purchasing because it gives him something even more valuable than supply-contract patronage that is, a perfect alibi."

The Battleship Maine Monument, Arlington National Cemetery

THE GENESIS OF THE WAR

(Continued from Page 23)

implied no firm obligation of reciprocal assistance. The British cabinet did not feel itself able to contract a positive engagement without parliamentary sanction. . . . When," he adds, "the horizon darkened we had no certainty of British intervention."

"It was not," says Prince Bulow, "till the outbreak of war that the Triple Entente became a solid coalition. As late as April 24, 1914, Baron Beyens, the Belgian Minister in Berlin, stated, in connection with the rumour that the Russian Ambassador in Paris, M. Iswolski, was to be transferred to London, that M. Iswolski would be able to convince himself there that public opinion in England had not the slightest desire to see England lose her freedom of action by a formal treaty which would bind her fate to that of Russia and France."*

This is abundantly corroborated by Sir E. Grey's conversation with M. Cambon on July 29, 1914.

A final and conclusive piece of evidence is to be found in the appeal which President Poincaré addressed to King George V as late as July 31, 1914, urging that Great Britain should make it clear that if conflict were forced by Germany and Austria we should not abstain from intervention. "Undoubtedly," writes the president, "our military and naval engagements leave Your Majesty's government entirely free, and in the letters exchanged in 1912 between Sir E. Grey and M. Paul Cambon, Great Britain and France are merely pledged the one to the other to conversations in the event of European tension, with a view to considering whether there is ground for common action."

Once the entente was in being, the governments that were parties to it naturally permitted and indeed encouraged their experts, military and naval, to compare notes, and to consider beforehand the possibilities which might arise in the event of a breach of the peace. This procedure began early in 1906, with the direct sanction of perhaps the most peace-loving of all British prime ministers, Sir Henry Campbell-Bannerman. We had, indeed, a direct interest in the strategic aspects of an unprovoked German invasion of France; almost as direct as, and far more likely to become actual than, a German invasion of our own shores; a chimerical danger with which the great authority of Lord Roberts alarmed the public imagination, and which, in deference to him, received careful and protracted investigation in 1907–08 by the Committee of Imperial Defence under my chairmanship.

The report of the committee—which I shall quote later on—demonstrated that such an enterprise was out of the range of practical warfare. We now know that such a foolhardy adventure was never seriously contemplated by Admiral von Tirpitz and the acute minds of his General Staff. But it was our plain duty to provide for every possible contingency.

As Lord Haldane says,† "There was no secret military convention; we entered into communications which bound us to do no more than study conceivable possibilities in a fashion which the German General Staff would look on as a mere matter of routine for a country the shores of which lay so near to those of France." M. Poincaré is equally explicit. "England," he says, "was bound neither to France nor to Russia by any diplomatic pact. Her military General Staff was in unofficial relations with that of France for the purpose of considering an eventful program of defence, but even in so far as concerned the possibility that France might be the victim of an unjustifiable attack, the British Government had entered into no engagement with her."‡

In the autumn of 1912 the general formula, already referred to, was agreed to between the British and French governments. It was in these terms:

Sir E. Grey to M. Cambon, 22nd November, 1912.

From time to time in recent years the French and British naval and military experts have consulted together. It has always been understood that such consultation does not restrict the freedom of either Government to decide at any future time whether or not to assist the other by armed force. We have agreed that consultation between experts is not and ought not to be regarded as an engagement that commits either Government to action in a contingency that has not arisen and may never arise. . . .

You have, however, pointed out that if either Government had grave reason to expect an unprovoked attack by a third Power, it might become essential to know whether it would in that event depend upon the armed assistance of the other.

I agree that if either Government had grave reason to expect an unprovoked attack by a third Power, or something that threatened the general peace, it should immediately discuss with the other whether both Governments should act together to prevent aggression and to preserve peace, and if so, what measures they would be prepared to take in common. If these measures involved action, the plans of the General Staffs would at once be taken into consideration, and the Governments would then decide what effect should be given to them. *

IX—The Part of Great Britain in the Entente

I HAVE described in the last chapter the development of the Entente and given some account of its practical working. The participation in it of Great Britain has been much criticized, both by those who are and by those who are not acquainted with the actual facts. What were the alternatives? There were two, and two only. One was that Great Britain should resume the policy of isolation. The other was that she should become a partner in one or other of the two Continental alliances.

The policy of isolation had been tried and found wanting. For an insular power, with a world-wide empire, and itself the center of international finance and exchange, that policy is foredoomed in the long run to failure. Such a power cannot escape points of contact with other states and peoples, and points of contact are apt to develop into points of friction. It was isolation that made possible such incidents as Pendjdeh and Fashoda, the periodical scaremongering over Russian designs in Asia, and the perilous international situation in which we found ourselves during the Boer War. Each fresh misunderstanding had to be dealt with as it arose, and often in an atmosphere already overcharged with suspicion. Moreover, differences and controversies, small in themselves, had a tendency in such conditions to accumulate. To realize to what a volume they might in the course of years attain, it is only necessary to study the details of the Anglo-French Convention of 1904 and the Anglo-Russian Convention of 1907. It was no doubt practical experience of the difficulties, and even the dangers, of isolation that in 1899, as we have seen, led Mr. Chamberlain to press, and Lord Salisbury to dally with, the proposal for an Anglo-German alliance.

On the other hand, there was no proper place for Great Britain in either of the Continental alliances. In truth, they were both of them highly artificial combinations. In the early days of the Triple Alliance, Bismarck had taken care to reinsure himself with Russia. Italy, as I have pointed out above, had never been at home there, and became more and more detached; concluding the Prinetti agreement with France in 1902; voting steadily against her German ally at the Algeciras Conference in 1906; and in almost constant hot water with Austria over Balkan questions from 1912 onward. It was Italy which in effect vetoed the cynical Austrian scheme for the crushing of Serbia after the Treaty of Bukharest in 1913. Austria itself a geographical makeshift, had no independent corporate life, and was towed in the wake of Germany, which in turn, with all its great resources and still greater potentialities, had since the death of Bismarck lost the genius of leadership.

The Franco-Russian Alliance, based, it may almost be said, upon a negation, the common fear of Germany, was also in its essence an unnatural union, a *mariage de convenance* between Czarism and Democracy. It was a creature of necessity, of great service in maintaining the Continental equilibrium; but, important to us as were the friendship and good will of both its members, there was no reason, from the point of view either of British interests or of European peace, why we should join the partnership.

There was in those days no League of Nations; it required the harsh discipline of

* Imperial Germany, p. 107.

† Before the War, p. 104.

‡ Origin of the War, p. 71.

* See Appendix D, that will follow the last installment of this series.

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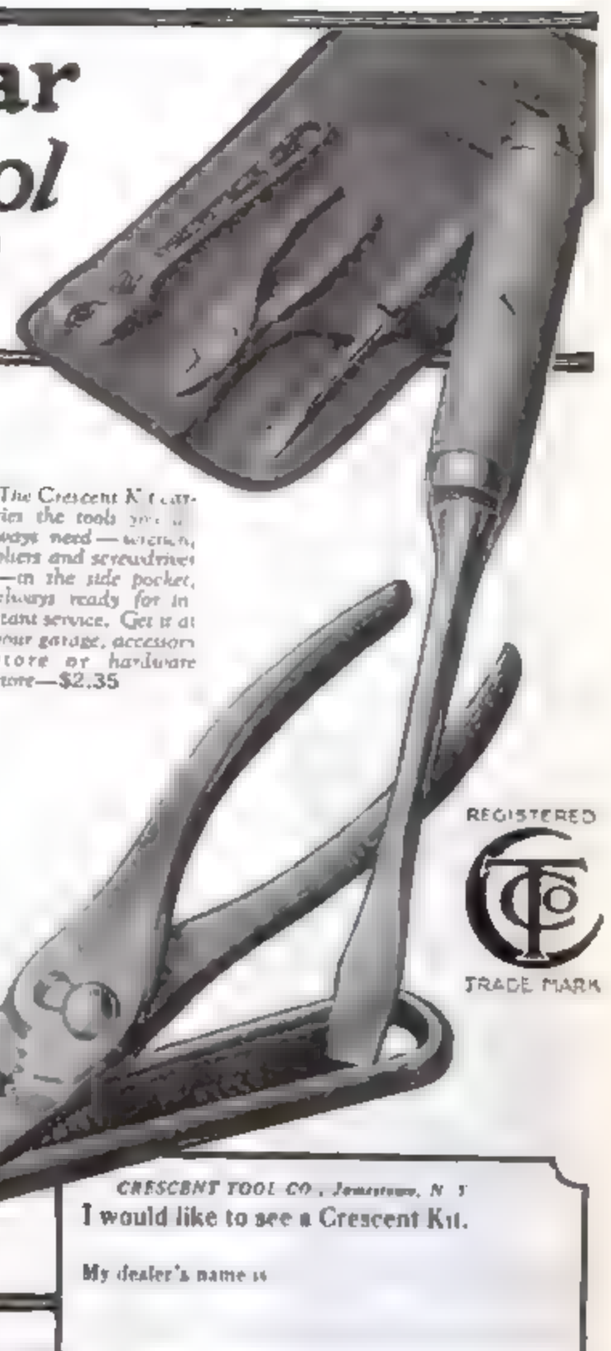
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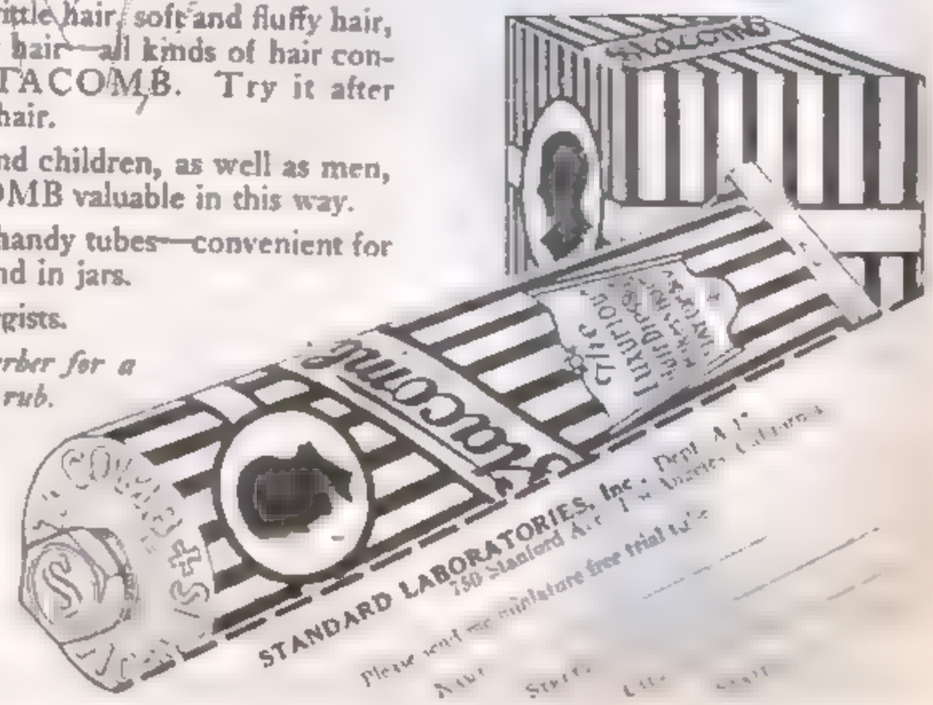

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the war to convince the world of its necessity. The larger purposes of the Hague conferences—disarmament, in particular—were frustrated by divided counsels and by the veto of Germany. The situation was full of menacing possibilities from the piling up of armaments, Germany's new naval ambitions, the periodical emergence of embarrassing incidents like that of Morocco, the continuous counteractivities of Austria and Russia in the Balkans, the restlessness of the Balkan States themselves, the cloud of uncertainty which hung over the future of Turkey.

In such an atmosphere it seemed to us that the true policy of Great Britain was neither one of isolated detachment nor of incorporation with one or another of the alliances, defensive or offensive, of the Continental groups. We prepared, by the reconstruction of our army and large additions to our navy, for the worst eventualities. But we made it perfectly plain, as I have shown, to both France and Russia, from our relations with whom the entente had removed all substantial causes of suspicion and mistrust, that, if and when the great issue of peace or war should arise, we must have our hands free and be at full liberty to determine whether or not to intervene.

In such an attitude there was, of course, nothing provocative to the Triple Alliance. Germany, indeed, pressed more than once on our acceptance a formula of absolute neutrality, which was out of the question. All that we could reasonably be expected to offer we gave.

The Balkan troubles of 1912–13 afford a practical illustration of Sir Edward Grey's conception of the part which Great Britain ought to play in situations where no direct British interest was involved but the general peace of Europe was in serious jeopardy.

It is not worth while to go at length into the tedious details of the two Balkan wars, nor, in the conflict of evidence, is it possible to say with precision to what extent the strings of the combatant states were pulled from Vienna and St. Petersburg respectively. There is no doubt, however, that Bulgaria was the protégé of Austria, and Serbia of Russia, and there was imminent danger of the two powers being drawn into active participation in the fray. To prevent this possibility was Sir E. Grey's constant preoccupation, and that it was in fact prevented was largely, if not mainly, due to him. "The most potent factor in the preservation of peace between the Powers," writes Doctor Schmitt, "was unquestionably the moderating influence of Sir Edward Grey. . . . He revived the European Concert, through a Conference of Ambassadors in London, and with their assistance skillfully adjusted the conflicting claims of the Powers directly interested in the Balkans." It should be noted that throughout the deliberations, he not only showed no bias in favor of Russia but on more than one critical occasion—for instance, the affair of Scutari—he backed up the Austrian contentions. It is fair to add that from the representative of Germany, Prince Lichnowsky, he received effective support.

Sir E. Grey's speech in the House of Commons on August 12, 1913, is so important that the substance of it is set out in Appendix F.

The Balkans remained a fertile seed plot of intrigue and danger, but the conflict had for the time been localized and circumscribed, and the world was saved from the immeasurable calamity of a European war.

It was with this happy precedent still fresh in the memory, that two years later we strove to solve a new crisis by the application of the same machinery. The trouble had again arisen in the Balkan area; the Powers directly interested were again Austria and Russia; the rest had no concern of their own in the quarrel. The experience of 1912-13 had shown that, given a genuine desire to preserve the peace, the groupings of the great states might be superseded, or even for the time obliterated, by concerted action under the supreme stress of a common emergency.

But it was not to be.

X—Naval Expansion

I SHALL take as the best preface I can find to this chapter, some words used by Prince Bülow in his book on Imperial Germany.

> During the first ten years after the introduction of the Navy Bill of 1897, and while our ship building was in its infancy, an English Government, ready to go to any lengths, could have made short work of our development as a Sea Power, and rendered us harmless before our claws had grown at Sea. . . . England had missed the right moment.

Nothing is more true; if our policy had been to isolate Germany we could have encircled and possibly at the cost of a European war, have strangled the German navy in its cradle.

Prince Bülow writes:

> The fleet that we have built since 1897 and which though far inferior to England's has made us the second Sea Power of the world, enabled us to support our interests everywhere with all the weight of our reputation as a Great Power. . . . Certainly it was a predominantly defensive rôle that we assigned to our fleet. It is self-understood, however, that in serious international conflicts this defensive rôle might be extended.

The Kaiser describes with much self-complacency the stages by which his navy was transformed from an insignificant into a formidable and even menacing war machine.

In this chapter I shall present a summarized narrative of the process of expansion.

In 1888, when William II succeeded to the throne, the German fleet consisted of 27 ironclads firing 160 guns, 23 cruisers, and a personnel of 16,995 officers and men; and the estimates amounted to only £2,300,000. In 1891-1892 the estimates had risen to £4,750,000 in pursuance of a naval program drafted in 1888–1889. But this program was not fully carried out and the estimates were reduced in subsequent years by the Reichstag. Finally, in 1897, when Admiral von Hollmann was defeated, both in the Budget Committee and the Reichstag, he resigned, and was succeeded by Admiral von Tirpitz.

The only progress that had been made in this period lay in the reconstitution of the navy department as a separate ministry under a secretary of state. The Kaiser says truly that from his point of view the twelve previous years had been wasted. In Admiral von Hollmann's words "the navy

(Continued on Page 132)

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(Continued from Page 130)

was slowly dying of old age." There were in commission only 8 battleships, the largest of them of 9874 tons, 6 others which were obsolescent, and 19 small armored cruisers. The personnel was about 25,000.

Public opinion was still torpid; the Reichstag was recalcitrant; the parliamentary leaders, especially Richter, were contemptuous; and it was necessary that a "great movement should be engineered among the people." For this purpose an "energetic propaganda" was set on foot, through a "well-organized and well-directed press." The Kaiser himself contributed in a speech at Cologne on April 4, 1897, in which he used the characteristic phrase: "Neptune with the trident is a symbol that we have new tasks to perform . . . and that trident must be in our hands."

On April 10, 1898, the new navy law was passed. The law was justified, in an explanatory memorandum, on the ground that the navy had actually weakened in recent years, that the empire possessed colonies which needed protection, and that its growing trade not only made it vulnerable at sea but increased the risks of complications with foreign countries.

Its capital feature was the establishment of a fleet of fixed size and character with automatic replacement; as the Kaiser says, "The make-up of the navy, like that of the army, was to be settled by law once and for all."

A program was laid down for completion in six years—that is, before the end of the financial year 1903–1904. The establishment included in this program was as follows:

(*a*) Ready for use:
- 1 Fleet flagship
- 2 Squadrons each of 8 battleships
- 2 Divisions each of 4 armored coastships
- 6 Large cruisers—as scouts of the home battle fleet
- 16 Small cruisers—as scouts of the home battle fleet
- 3 Large cruisers—for foreign service
- 10 Small cruisers—for foreign service

(*b*) As material reserve:
- 2 Battleships
- 3 Large cruisers
- 4 Small cruisers

The requirements in torpedo craft, school ships and training ships were not laid down.

The period fixed for replacement was for battleships 25 years, for large cruisers 20 years, and for small cruisers 15 years.

In 1898 the relative strength of the principal European navies was as follows:

	BRITAIN	FRANCE	RUSSIA	ITALY	GERMANY
Battleships					
First-class	20	14	6	8	4
Second-class	7	8	4	2	4
Third-class	18	7	5	3	6
Total battleships	51	29	15	13	14
Coast-defense ships	14	16	13	..	18
Cruisers:					
First-class	23	8	6	..	1
Second-class	47	13	3	5	3
Third-class	34	9	1	9	9
Total cruisers	104	30	10	14	13
Torpedo gunboats	34	19	8	15	4

The establishment laid down in the Law of 1898 was far from being excessive, either with reference to Germany's naval interests or the relative strength of other fleets. The new departure aroused no apprehension in this country. So far is this from being true that it was in the autumn of 1899 that overtures were made, as we have seen, by English statesmen like Mr. Chamberlain to pave the way to an Anglo-German alliance.

Early in 1899 Admiral von Tirpitz said in the Budget Committee of the Reichstag:

> I declare expressly that in no quarter has the intention to submit a new navy plan in any way been manifested; that, on the contrary, in all quarters concerned, the firmest intention exists to carry out the Navy Law and to observe the limits therein laid down.

In spite of this emphatic declaration, before the end of the year the German Government had announced the bill which became the Law of June 14, 1900.

In the interval the South African War had broken out and the Bundesrath and two other German steamers had been seized by the British naval authorities. The account which the Kaiser gives of the reception of the news by himself, Prince Bülow and Admiral von Tirpitz throws an interesting light on their motives and methods. On his own confession, Anglophobia was deliberately stirred up and exploited in connection with the "outrage," for the purpose of repealing and enlarging the law of 1898. And at the same time the Emperor was taking credit with the British Government for his friendliness, by revealing his refusal of the allied Russian and French proposal for joint intervention in the South African War, and even, as he says, by supplying Lord Roberts with a plan of campaign.

The memorandum attached to the Navy Bill of 1900 defined its object:

> To protect the Empire's sea trade and colonies, in view of present circumstances only one method can avail—Germany must have a battle fleet so strong that even the adversary possessed of the greatest sea-power will attack it only with grave risk to himself.
>
> For our purpose it is not absolutely necessary that the German battle fleet should be as strong as that of the *greatest naval Power*: for as a rule a great *Naval Power* will not be able to direct his whole striking force upon us. But even if it should succeed in meeting us with considerable superiority of strength the defeat of a strong German fleet would so substantially weaken the enemy that in spite of a victory he might have obtained, his own position in the world would no longer be secured by an adequate fleet.

These generalities were reduced to concrete terms in the Reichstag by Admiral von der Goltz, an official exponent of Germany's naval policy:

> Let us consider the case of a war with England. In spite of what many people think, there is nothing improbable in it, owing to the animosity which exists in our country towards England and to the sentiments of the British nation towards all Continental powers and in particular against Germany. . . . The opinion is generally held in this country that any resistance against England at sea would be impossible and that all our naval preparations are but wasted efforts. It is time that this childish fear, which would put a stop to all our progress, should be pulled up by the roots and destroyed. . . . The maritime superiority of Great Britain, overwhelming now, will certainly remain considerable in the future, but she is compelled to scatter her forces all over the world. In event of war in home waters the greater part of the foreign squadrons would no doubt be recalled: but that would be a matter of time and then all the stations overseas could not be abandoned. On the other hand, the German fleet, though much smaller, can remain concentrated in European waters. With the increases about to be made it will be in a position to measure its strength with the ordinary British naval forces in home waters.

Influenced by these arguments the Reichstag assented to the new navy law, which in its final form set up the following establishment for the fleet:

THE BATTLE FLEET
- 2 Fleet flagships
- 4 Squadrons, each of 8 battleships
- 8 Large cruisers for scouting purposes
- 24 Small cruisers for scouting purposes

FOREIGN FLEET
- 3 Large cruisers
- 10 Small cruisers

RESERVE
- 4 Battleships
- 3 Large cruisers
- 4 Small cruisers

An attached schedule provided for the replacement of 17 battleships and 39 cruisers during the years 1901–17 inclusive. The effect of the new law was to increase the single battle fleet of the 1898 law into two battle fleets with three of the four squadrons permanently in commission.

With the enlargement of the program the policy of naval construction also changed. The new ships, both in displacement and armament, marked a great advance on the type of vessel which Germany had hitherto built. "These ships," say Messrs Hurd and Castle, "really represented the entrance of Germany upon the high seas as a first-class naval power possessing vessels fit to lie in the line and to fight the men-of-war under any foreign flag."

The law of 1900, which laid down a program for seventeen years, was first amended by the Act of June 5, 1906, by which amendment the foreign-service fleet was increased by 5 large cruisers, and the reserve by 1 cruiser. It, however, increased the normal naval expenditure by one-third.

On February 10, 1906, the Dreadnought had been launched. It was the product of

the experience gained in the Russo-Japanese War. The change in design which it inaugurated was inevitable.

The advent of the Dreadnought produced consternation among the German authorities, whose foresight the Kaiser extols, for they were quite unprepared for any such development, and from the summer of 1905 until July, 1907, the keel of not a single new German battleship was laid down.

A further amendment of the law of 1900 was made on April 6, 1908, whereby the replacement period for old vessels was reduced from twenty-five years to twenty years. The effect of this amendment was to increase the annual program to four capital ships.*

The new law was the German response to the offer of Great Britain to reduce the competition in naval armaments.

In July, 1906, the British Government had announced its intention to cut down battleship construction by 25 per cent, destroyer construction by 60 per cent, and submarine construction by 33 per cent. On March 2, 1907, Sir Henry Campbell-Bannerman, then Prime Minister, published an article in The Nation, pointing out that British sea power was recognized universally as nonaggressive; offering to reduce naval armaments even further if other nations adopted the same policy; and urging strongly that the subject should not be excluded from the approaching Hague Conference.† An official communication on these lines was sent to all the naval powers. In April the German Chancellor replied in the Reichstag, "The German Government cannot participate in a discussion which, according to their conviction, is unpractical even if it does not involve risk." It was through the deliberate obstruction of Germany that the Hague Conference failed in its main purposes, and that no concerted and effective effort was made for European disarmament. The Kaiser himself told Sir Charles Hardinge that the whole thing was the "greatest nonsense."

The amended law of 1908 made it clear that unless British shipbuilding was increased Germany might gain a superiority in capital ships in 1914. In consequence I declared on March 29, 1909, in the House of Commons that Great Britain would not permit her supremacy to be challenged. Our position was at the same time clearly stated by Sir Edward Grey: "Our navy is to us what the German army is to Germany. To have a strong navy would increase their prestige, their diplomatic influence, their power of protecting their commerce; but it is not the matter of life and death to them that it is to us."

We accordingly laid down 8 capital ships in 1909.

Under the amendment of 1908 German construction would have fallen to 2 ships in 1911, but at the end of 1911 a new amendment was brought forward, which became law on June 14, 1912, and which provided for the battle fleet of 1 fleet flagship, 5 squadrons of 8 battleships each, 12 large cruisers and 30 small cruisers as scouts; and for the foreign-service fleet of 8 large cruisers and 10 small cruisers.

This meant an addition of 3 battleships and 2 armored cruisers. There was also provision for the construction of 6 submarines annually, 72 in all. The most significant feature of the new law is the creation and maintenance in full commission of a third battle squadron of 8 battleships.

Mr. Churchill dealt with the effect of the new law in his speech on July 22, 1912:

> The main feature of that law is not the increase in the new construction of capital ships, though that is an important feature. The main feature is the increase in the striking force of ships of all classes which will be available, immediately available, at all seasons of the year. A third squadron of 8 battleships will be created and maintained in full commission as part of the active battle fleet. Whereas according to the unamended law the active battle fleet consists of 17 battleships, 4 battle or large armored cruisers and 12 small cruisers; in the near future that active fleet will consist of 25 battleships, 8 battle or large armored cruisers and 18 small cruisers; and whereas owing to the system of recruitment which prevails in Germany the German fleet is less fully mobile during the winter months, it will, through the operation of this law, be not only increased in strength but rendered much more readily available. . . . Taking a general view of the effect of the law nearly four-fifths of the entire German navy will be maintained in full personnel commission—that is to say, instantly and constantly ready for war. Such a proportion is remarkable, and, so far as I am aware, finds no example in the previous practice of any modern naval power.

The navy law of 1912 was passed after the failure of the conversations of that year, initiated by Lord Haldane, with which I shall deal in a separate chapter.

Without going into technical details the general effect of the new situation created by the law, so far as battleships were concerned, was this—assuming the program to be carried out:

BATTLESHIPS

	READY FOR SERVICE	TOTAL ON MOBILIZATION
Germany	25	38
Great Britain	49	57 (rising to 65)

This will be a convenient place to deal with the question, What was the real object of these successive developments in the German navy, of ever-increasing scope, and culminating in the law of 1912? Can the facts be reconciled with the official theory that expansion upon such a scale, and at such a rate, was forced upon Germany by the growth of her foreign trade, the multiplication of her mercantile marine, and the duty of protecting her accumulating interests, territorial and otherwise, over the seas?

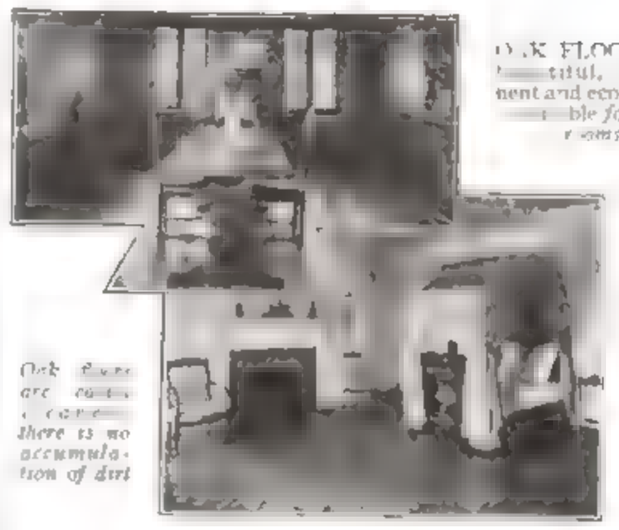
The best answer that can be given to this inquiry is, I think, to be found in an address delivered by Mr. Churchill to the Committee of Imperial Defence on July 11, 1912, with the object of giving full and confidential information to the Prime Minister of Canada, Mr.—now Sir Robert—Borden, and four of his colleagues in the Canadian cabinet, whom I had invited to the meeting.

Mr. Churchill said:

> I should like to point out that the repeated increases occurred quite irrespective of what we had done ourselves. In fact, the most notable increase, that of 1906, occurred at a period when we had deliberately decided to try and set an example of checking naval competition by restricting our own program of construction, both in that year and the year after.
>
> The ultimate scale of the German fleet is of the most formidable character.
>
> Of course it is quite true that according to the German navy law, as a great many German speakers on the subject have always said, the German fleet does not exist in order to be a menace to the British fleet, and it does not contemplate anything of that character—it only exists for the protection of German trade and of German colonies. We are speaking here without the reserves which are necessary in public utterance, and I am bound to say, speaking on behalf of the Admiralty, that we find it very difficult to reconcile such statements with truth—very difficult indeed.
>
> The whole character of the German fleet shows that it is designed for aggressive and offensive action of the largest possible character in the North Sea or the North Atlantic—action, according to the memorandum accompanying their first bill, against the strongest naval power at some moment when that power will not be able, owing to some duty which it may have to discharge to its colonies or to some other part of the empire, to keep all its forces concentrated to meet the blow. The structure of the German battleships shows clearly that they are intended for attack and for fleet action. They are not a cruiser fleet designed to protect colonies and commerce all over the world. They have been preparing for years, and are continuing to prepare, on an ever larger scale, a fleet which, from its structure and character, can be proved by naval experts to have the central and supreme object of drawing out a line of battle for a great trial of strength in the North Sea or in the ocean.
>
> I will not go into technical details, but the position of the guns, the armament, the way the torpedo tubes are placed—all these things enable naval experts to say that this idea of sudden and aggressive action on the greatest scale against a great modern naval power, is undoubtedly the guiding principle of German naval policy. When you go to the smaller types of vessels, the same principle can be traced. In their torpedo-boat destroyers, which they call torpedo boats, speed has been the principle essentially that they have gone upon, and that they have developed. We on our part have developed gun power and strength to a greater extent, because our destroyers would play the more defensive rôle of protecting our battle fleet against the attack of the enemy's destroyers. Their torpedo boats are undoubtedly designed with a view to developing an attack upon the great ships of the navy that they may be opposed to, whereas ours have in view the object of destroying the torpedo craft of the enemy which would be trying to make an attack. That again is a very significant fact.
>
> Now we come to the submarine. If there ever was a vessel in the world whose services to the defensive will be great, and which is a characteristic weapon for the defense, it is the submarine. But the German development of that vessel, from all the information we can obtain, shows that it is intended to turn even this

*It was tantamount to asking for the cost of 3 new ships of the line. Life of Ballin, p. 137.

† This article will be found *in extenso* in Appendix E.



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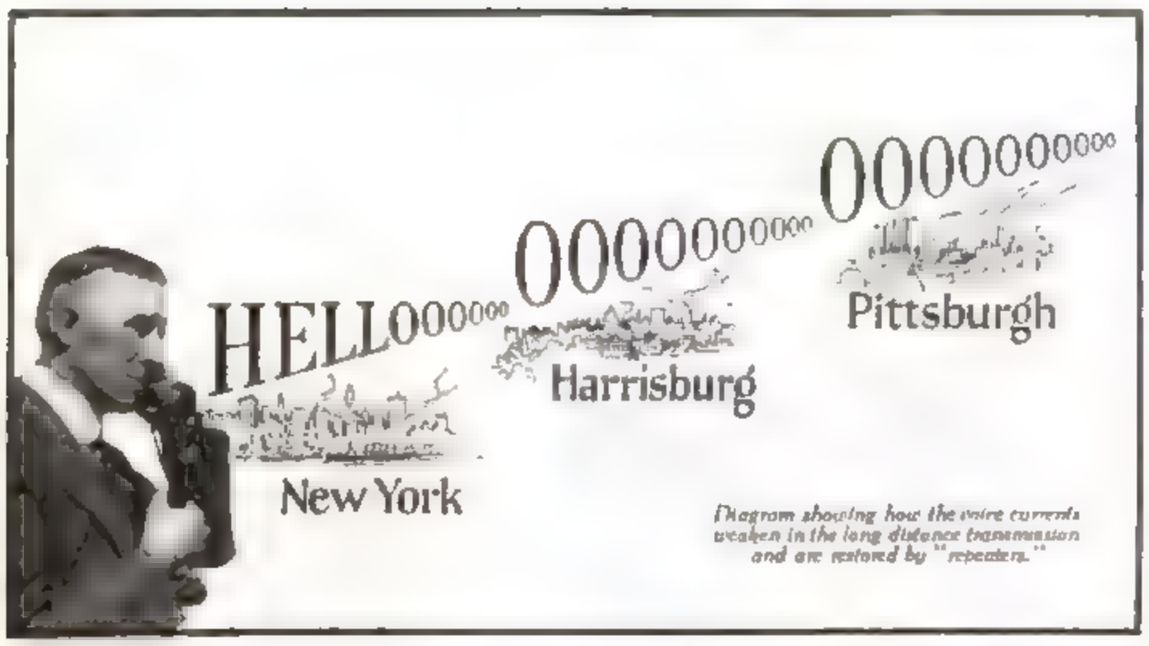

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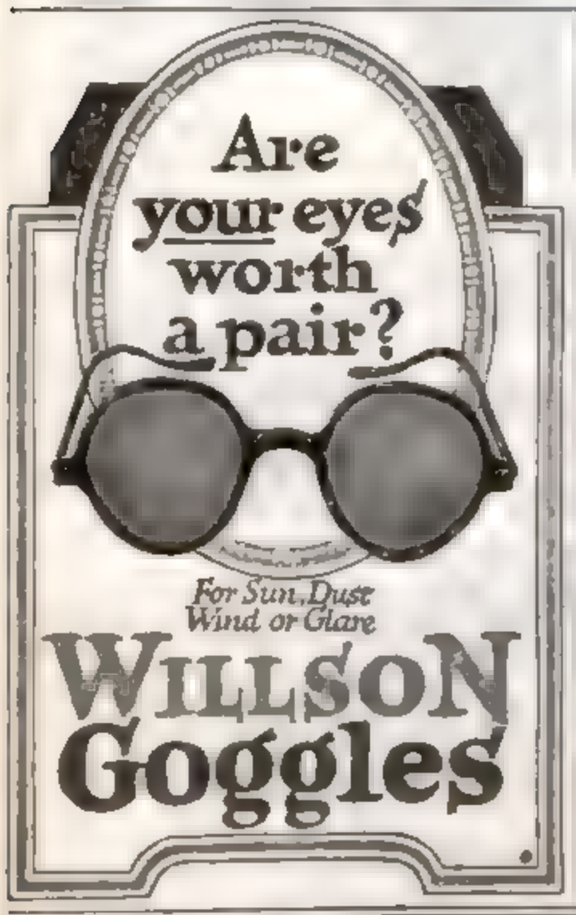

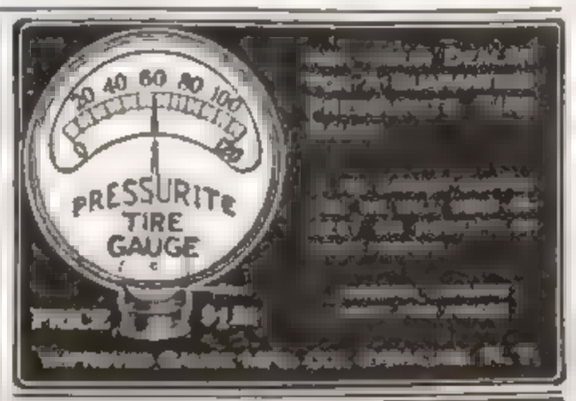

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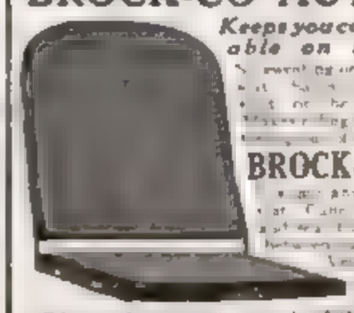

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weapon of defense into one of offense—that is to say, they are building not the smaller classes which will be useful for the defense of their somewhat limited coast line, but the large classes, which would be capable of sudden operation at a great distance from their base across the sea. So I think I am justified in saying that the German fleet, whatever may be said about it, exists for the purpose of fighting a great battle in the North Sea, both with battleships and with all ancillary vessels, against some other great naval power which is not referred to by them.

We have at present, I was going to say, two safety signals which we watch very carefully—I hope I am not doing wrong in speaking quite plainly about these things. First of all, we see that in the winter the German fleet is largely demobilized, owing to the fact that they are full up with their recruits; consequently, in the winter the strain is relaxed, we are able to send our fleet away to refresh itself on the coast of Spain, and, generally speaking, we get repairs done on a larger scale when the strain is abated. Another indication which we have of security is when we see some of their great vessels of the newer type—the Oldenburg, the Moltke, or the Von der Tann—on the Baltic side of the Kiel Canal, because they cannot come through the canal at present, and we know that if any great enterprise were on foot it would be very unlikely that units of the greatest consequence would be left on the wrong side of the canal, whence they would have to make a great detour to come round. Unfortunately both these safety signals are going to be extinguished in the immediate future; the deepening of the Kiel Canal, which is to be accomplished in two years' time, will enable the greatest vessels to pass through it in the same way as other vessels can now pass through. In addition, as regards the immunity which so far we have enjoyed in the winter, that, too, will be destroyed by the development of the new German navy law, the effect of which is to put slightly less than four-fifths of their fleet permanently into full commission—that is to say, in the category of ships instantly ready for action.

Mr. Pelletier, one of the Canadian ministers, put the pertinent question: "Is there any indication that Germany will increase her naval forces and her coaling stations abroad in order to carry out the assumption that she is only protecting her colonies?"

Mr. Churchill replied: "No, there is not. As a matter of fact, the Admiralty would not view with deep concern the development by Germany of oversea possessions. On the contrary, if they were acquired in a fair manner without trampling upon weaker powers, we should be rather glad to see what is now concentrated dissipated. New oversea possessions are, to some extent, a hostage to the stronger naval power, and might easily relieve the tension. It is no part, if I understand him aright, of Sir Edward Grey's policy to stand in the way of Germany acquiring legitimate possessions abroad. On the contrary, it would really relieve the naval situation."

Sir Edward Grey: "We have been endeavoring to make that clear."

Mr. Asquith: "We are not what they call keeping her out of her place in the sun, on the contrary."

In 1913 Mr. Churchill proposed a naval holiday. This suggestion was also rejected.

Two questions arise in connection with the growth of the German navy:

1. How far is the Kaiser entitled to credit for its creation?

2. To what extent did the naval agitation for which he was largely responsible create the war atmosphere?

1. The Kaiser himself admits that all his efforts were fruitless up to 1898; he deplores "the twelve wasted years." During these years his flamboyant speeches had little effect either on the Reichstag or on German public opinion. The chief of Admiralty, Admiral von Hollmann, made no impression on the Reichstag; indeed his proposals were frequently rejected. It was only when Admiral von Tirpitz became director of German naval policy that any progress was made.

Instead of the piecemeal proposals mainly for cruiser construction which were put forward from 1888 to 1898, Admiral von Tirpitz adopted a fixed and consistent policy. He inaugurated the Navy League, he initiated an elaborate system of propaganda, and he handled the Reichstag with consummate skill. While the Kaiser made rhetorical speeches, and had only vague general ideas about the importance of sea power, Admiral von Tirpitz devised and carried out a practical policy of naval expansion.

2. For the purpose of influencing public opinion, the Kaiser himself offers evidence that Anglophobia was deliberately stimulated.

The explosion which took place when the Daily Telegraph interview was published in 1908 is, under these conditions, not surprising. Having by his own policy fanned the flames of Anglophobia, it was not to be wondered at that his subjects could not understand his professions of friendship for England which he admitted were not shared by the majority of the German people. While he was fomenting hatred against England it became increasingly difficult to preserve good relations between the two peoples.

A necessary result of the rapid and menacing expansion of the German fleet was—as Admiral Tirpitz records with complacency—the concentration of the main British naval force in the North Sea, and the withdrawal of our battleships from the Mediterranean, whither the French removed their heavy ships. It was only in this way that we could provide the ships and the men to form our third battle squadron. We still left a strong force in the Mediterranean to guard our interests there, and, as Mr. Churchill wrote to me at the time, August, 1912: "If France did not exist, we should make no other disposition of our forces." The same was true *mutatis mutandis* of France.

The result of the new naval dispositions made by the two countries in 1912 was to leave the Channel and Atlantic ports of France undefended by any adequate French naval force. There was no formal stipulation between France and Great Britain that in the case of unprovoked attack we should supply the necessary naval force for their defense; still less, of course, that we should regard such an attack as a *casus belli* with ourselves. There were, as I have said before, neither naval nor military compacts. But France undoubtedly felt that she could calculate, in such a contingency, upon our vetoing any attack by sea upon her northern and western coasts, which were practically denuded of naval protection by her concentration in the Mediterranean. And this is what, in the event, actually happened. At a critical phase of the negotiations in August, 1914, we let the French Government know that—without in any way committing ourselves to go to war on the side of France—we should not allow the German fleet to come down the Channel to attack her northern ports.

This intimation was communicated without delay by Prince Lichnowsky to his government. In the reminiscences, just published, of the late Count von Moltke, who was the chief of the German Staff, what followed is described in these terms:

> On the day before mobilization (i.e., of the German army) a dispatch arrived from London, in which it was stated that England had given an undertaking to France to protect her against German attack from the sea against her northern coast. The Kaiser asked me for my opinion and I said that we could unhesitatingly give a guarantee not to attack the northern coast of France if England would, on this understanding, agree to remain neutral.

It is perfectly clear that neither the non-dispersal of our fleet at the end of July, 1914, nor our promise to France to keep the German navy out of the Channel, was regarded in Berlin as an act of hostility. It was still hoped and believed that England would remain neutral.

A word may here be said as to the Nemesis which lay in wait for the most costly and formidable development of the *Weltpolitik*. What became of this vast collection of gigantic instruments of destruction when war at last broke out? For all practical belligerent purposes they were from the early days of the war sealed up in their home ports. For a few months stray German cruisers appeared here and there upon the high seas, and attempted to harass our commerce; but their activity completely collapsed as soon as the meteoric career of the Emden was brought to a close, and the Konigsberg was bottled up in an East African river. The only successful naval action fought by the Germans—an affair of cruisers—was that at Coronel, November, 1914, which gave Von Spee momentary command of the South Pacific coast; a result which was reversed a month later by Sturdee's crushing victory at the Falklands. From the end of 1914 the only serious attempts to challenge the command of the sea were the battle-cruiser engagement off Helgoland in January, 1915, brought on by Hipper, to his own discomfiture, and the much discussed Battle of Jutland, May 31, 1916, which the Kaiser does not hesitate to

(Continued on Page 137)

WHILE BEARDS REMAIN INHUMAN

While men remain human and beards inhuman, the hunt for the perfect shaving cream will go on. But no right-minded man will ever want to find it. Half the fun of shaving will vanish when men no longer can look forward to a still more bountiful lather, a new "sing" to the razor's edge, and a benigner sense of well-being afterward. Certainly the shaving cream is the making, or [illegible] of the shave; and a rousing wel- [illegible] looking for stimulating shaving sensations, stop at the San-Tox drug store for a tube of this new San-Tox Shaving Cream. It lathers handsomely, softens the beard, outlasts the most deliberate shave, and leaves the skin smooth and comfortable.

Then, if you are feeling especially benevolent toward your face, you might also ask for cooling, healing San-Tox Shaving Lotion and San-Tox After-Shave Talcum (a *man's* powder that you'll like). As with all San-Tox [illegible] three [illegible] ult [illegible] ute [illegible] of [illegible] le

It's about the best yet

THE NEW
San-Tox
SHAVING
CREAM
at
San-Tox
DRUG STORES

Many Men are telling us that the new San-Tox Shaving Cream is the best they have ever tried. But the important thing about San-Tox is not the merit of this or that individual article but the fact that San-Tox gives you a safe buying-name for *many* articles. Wherever you see the San-Tox Nurse on a drug store window you can buy San-Tox preparations: and whatever it is that you carry away in the blue-and-white San-Tox package you can be sure that it is as good as a proud standard and high professional skill can make it.

THE DePREE COMPANY
New York *Holland, Mich.* *San Francisco*

San Tox

SAN-TOX FOR PURITY

Majestic Underground Garbage Receiver
Out of Sight - Odorless - Dog-Proof
Fly-Proof - Convenient - Sanitary
Receiver Closed
Removing Can
Sectional View - 12 gallon size buried
PRICE $10.80
complete with can

Bury Your Garbage Can

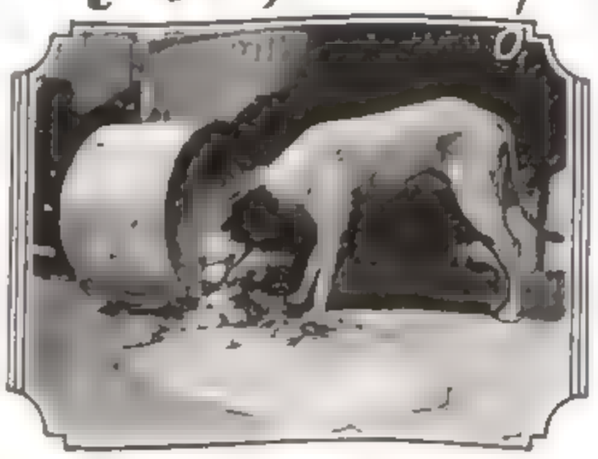
JUST THINK how much better it would be to have your garbage can underground—in the Majestic Underground Garbage Receiver right at your kitchen door—out of sight, odorless, dog-proof, fly-proof, convenient, sanitary! Then, why put up with an unsightly, unhandy, insanitary garbage can any longer?

The Majestic Underground Garbage Receiver consists of a cast iron top—a Keystone Copper Steel Shell—and a Majestic galvanized garbage can. The top, as shown in the illustrations, consists of a ring, lid, and foot-lever. A malleable iron non-breakable hinge fastens the ring to the shell. The entire receiver is painted with Bitumastic Solution—the enduring protection.

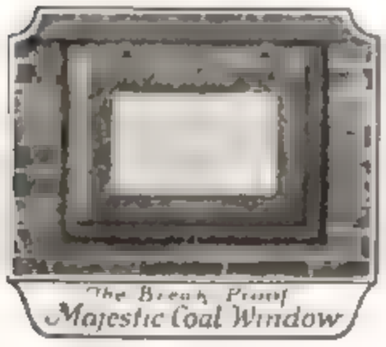
When the lid of the Majestic Receiver is closed, no odor is emitted. Your garbage does not ferment in summer—and it is not likely to freeze in winter. A slight pressure on the foot-trip raises the lid. Garbage is easily deposited and as easily removed.

Made in sizes from 5 to 20 gallons capacity. Comes complete with can. Prices range from $7.80 to $14.70 depending on size—slightly higher west of Denver. Sold by hardware, department stores and building supply dealers everywhere. If your dealer doesn't have it, show him this page and have him get it for you.

And Get Rid of This!



The unsightly, unhandy, insanitary garbage can that breeds flies and lurks disease. Dogs upset it and scatter the garbage about the lawn. The Majestic Underground Garbage Receiver eliminates this.



And When You Build

When you build, specify the new improved Majestic Coal Window. It is break-proof! And, it likewise prevents costly, unsightly damage to the wall above the window—damage which always occurs when an ordinary basement window of wood or steel is used as a coal window. Sold by 5,000 hardware, building supply and lumber dealers. Write for catalog and your dealer's name.

Majestic Advantages

Out of sight. Puts your garbage can out of sight—underground.

Odorless. When the lid is closed, no odor is emitted.

Dog-proof. Dogs can't upset your garbage and scatter it about the lawn.

Fly-proof. Flies can't get at your garbage—no odor to attract them.

Convenient. Can be installed in a convenient place near your kitchen door. Garbage is easily deposited and as easily removed.

Sanitary. Provides the only sanitary means for storing garbage until it is collected by the garbage man.

THE MAJESTIC COMPANY - - HUNTINGTON, INDIANA

Branches and Warehouses—406 Scarritt Arcade Bldg., Kansas City, Mo.—6024 Grove Ave., Chicago, Ill

Canadian Factory, THE GALT STOVE & FURNACE COMPANY, Ltd., Galt, Ont.

World's Largest Manufacturers of Coal Windows and Underground Garbage Receivers

Majestic
UNDERGROUND GARBAGE RECEIVER

Out of Sight - Odorless - Dog-Proof - Fly-Proof - Convenient - Sanitary

The latest development in kitchenette comfort

A Folding Gas Stove!

For your small kitchen or your apartment kitchenette. Here is what you have always wanted. A real gas stove and a table all in one. And when you are through cooking, you *put it away*. Think of the untold convenience, think of the needed room you will save!

Turns Into a Convenient, Enameled-Top Table

Entirely eliminating any danger of turning gas cocks on accidentally.

The Welsbach Folding Gas Stove

$30.00

has been designed especially for your needs. Add to the comfort, convenience and size of your kitchenette by installing it right away. The cooking space, with four burners, is large enough to hold a portable oven. The finish on the stove is black Japan; the top cover is in cool pearl gray enamel.

When Folded Down Extends Only 7 Inches from Wall

When in this position gas is turned off by automatic valve on feed pipe

This wonderful gas stove is the only one of its kind on the market. Learn more about it. *Send in the coupon today* and we will mail descriptive folder with complete information.

Manufactured by

WELSBACH COMPANY
Gloucester City, N. J.

WELSBACH CO., Gloucester City, N. J.

Please send me your circular describing The Welsbach Folding Gas Stove.

Name

Address

Dealer's Name

(Continued from Page 134)

claim as a brilliant German victory. "That battle," he writes, "would have meant annihilation for England, if the Reichstag, up to 1900, had not refused all proposals for strengthening the navy. Those twelve lost years were destined never to be retrieved." The Battle of Jutland was fought with admirable tactical skill by the German Admiral von Scheer, whose final escape was largely helped by weather conditions. But escape it was, and nothing better. There can be no doubt that this—their only experience of naval fighting on a large scale under modern conditions—profoundly depressed, if it did not destroy, the morale of the German fleet. They never tried conclusions again.

There was a less spectacular but much more formidable function, which the German navy wholly failed to perform in the opening days of the war. The British Expeditionary Force was allowed to cross the Channel—an operation which took the best part of nine days—absolutely unmolested, and without the loss of a dog. A still grosser error—for the task was far easier—was the failure of the Germans to attempt to intercept the French transports which were bringing over large bodies of troops from North Africa. This was done without any mishap almost under the eyes of the afterwards notorious Goeben.

So far as sea warfare is concerned, Germany was very soon reduced to the use of the mine and the submarine, and the most dramatic, if not the most destructive of her exploits upon the ocean was the torpedoing of the passenger ship Lusitania with the loss of eleven hundred civilian lives.

The remains of the great German navy now lie at the bottom of Scapa Flow.

It was not without difficulty that Parliament was persuaded to assent to the large naval increases which were submitted to it by both Mr. M'Kenna and Mr. Churchill. Economists, lovers of peace, promoters of social reform, advocates of reduced taxation, not unnaturally chafed at the alarming and continuous growth in the expenditure on naval armaments. It is no secret now that there were from time to time serious controversies on the subject in the cabinet, particularly in the autumn and winter of 1913–14, when it was only after protracted discussion that sanction was given to the Estimates for the year 1914–15. They amounted to fifty-two and a half million pounds—an increase of some twenty million pounds on the annual expenditure on the navy only a few years before. I shall say more about this aspect of the matter when I come to deal with prewar preparation.

Taken as a whole, for there were undoubtedly miscalculations, most of which it would have been difficult for human foresight to avoid, the policy which our Admiralty pursued before the war was abundantly justified by the event. From the first week of the war to the last Great Britain never lost the command of the sea. This was true even of the time when the unrestricted submarine campaign was at its height, and was causing heavy losses to our mercantile marine. It was during that phase of the struggle that the gigantic contribution in men and material made by the United States was transported across the Atlantic in its integrity. People are apt to forget that long after Nelson had secured our naval supremacy at Trafalgar serious damage continued to be done by roving French cruisers to our sea-borne commerce.

It was the control of the sea by the British navy which fed and equipped the Allies, by successive stages drained the life blood of the enemy, and won the war.

Ballin was Germany's greatest expert in all matters connected with maritime commerce, and it may be well to cite here some passages in a letter of his written to a "gentleman in the Kaiser's entourage" in 1917, after an experience of some months of unrestricted submarine warfare:

> Let me repeat, the starvation of Great Britain is impossible; because, in addition to her own harvests, she only needs from twelve to fifteen thousand tons of cereals every day, and these she can, if necessary, always obtain at nighttime through her Channel service, via Spain and France. Even this necessity will hardly arise, because two medium-sized steamers are sufficient to carry the fifteen thousand tons, and things would have to be very bad indeed if these did not succeed in reaching a British port.
>
> You will be doing a good work if you can persuade people at headquarters to abandon their belief that Great Britain can be starved to submission. Unfortunately their other belief, viz., that we can cut off her supplies of ore and pitprops, will also have to be abandoned.
>
> Certainly, the achievements of our submarines have been amazing. At their present rate they will enormously diminish the British tonnage figures, and raise the hatred of everything German to boiling point; but they will not, unfortunately, lead to such an end of the war as our Pan-Germans desire. It is a thousand pities!
>
> When the submarine problem began to assume practical shape, I pointed out to the Chief of the Admiralty Staff that, to be successful, the submarine war must be brief; that its principal object was not to sink a large number of ships, but to produce such a feeling of alarm in neutral countries as to prevent them from risking their ships (1) because of the great value of tonnage immediately after the war, (2) because of the impossibility of finding crews, and (3) because of the insurance difficulty. These conditions of success were, indeed, realized during the first four weeks; but since that time people, as I had predicted, have got used to the danger. The crews are coming forth again, the insurance companies issue their policies again, and the ships are put to sea again.*

XI—Morocco

THE economic and political status of Morocco was for many years—1905–1911—a smoldering international firebrand which, after intervals of quiescence, leaped from time to time into flame. It was set alight by the Kaiser's uncalled-for and unwelcome visit to Tangier in 1905, which he declares was forced upon him against his own judgment by the peremptory counsel of Prince Bülow.

"I gave in," he says, "with a heavy heart. The visit," he adds sardonically, "met with a certain amount of friendly participation by Italian and Southern French anarchists, rogues and adventurers. A lot of Spaniards stood upon a small square, amid waving banners and loud cries; these—according to a police official who accompanied us—were an assembly of Spanish Anarchists." Nothing daunted by this unpromising environment, the Emperor proceeded to deliver a harangue of a singularly provocative kind, in which—I quote Prince Bulow's narrative—"he defended the independence and sovereignty of Morocco in unequivocal language. The demands of Germany to be consulted about Moroccan affairs were thus announced to the world." The Kaiser's retrospective comment is worth recording: "Thus, even as far back as that, I ran the risk, through the Tangier visit, forced upon me, of getting blamed for the unchaining of a World War."

In the first stages of the embroilment with France, which naturally and necessarily followed, Germany gained a temporary though partial success in the downfall of M. Delcassé, and the assembling of the Algeciras Conference. Prince Bülow boasts that he thus not only "bolted the door against the attempts of France to compass the 'Tunification of Morocco'" but "also provided a bell we could ring at any time should France show any similar tendencies again."

Delcassé, who was one of the authors of the Anglo-French Entente, had come to be regarded in Berlin as an obnoxious and even dangerous figure, and the vendetta with which he was pursued in Germany was without doubt inspired and stimulated in official quarters. It was a campaign of intimidation, by which the then French Prime Minister, M. Rouvier, allowed himself to be browbeaten. He accepted Delcassé's proffered resignation. Princess Bulow, the chancellor's wife, was reported to have said: "We did not ask for Delcassé's head; it was offered to us."

Here it will not be out of place to dispose of the Kaiser's suggestion—for it is put forward rather by way of suggestion than of direct assertion—that at some time in the summer of 1905 England had offered France, in case of war, to land one hundred thousand men in Holstein and to seize the Kaiser Wilhelm Canal. The only authority cited is a statement in the Paris Matin of October 9, 1905, that M. Delcassé had reported such an offer to the French Council of Ministers. There is no other evidence that M. Delcassé ever said anything of the kind, and on the fourteenth of October the Havas Agency was "authorized to declare that the accounts which have appeared in the newspapers as to the incidents which accompanied the fall of M. Delcassé, and particularly the details of the Ministerial Council, are inaccurate."

I have made careful inquiries, with the result that I am able to state on the best

* Life of Ballin, pp. 268 and 269.

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NOT A LIQUID

WAR-ON-FLIES is a fine, dry powder. It is puffed into the air by simply pressing on the sides of the powder gun, and floats like smoke. Separate sprayer not necessary.

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It kills all flies and other insects in the house. Spray in hens' nests and on fowls for mites and lice. Rub into fur of pets to kill fleas.

If your grocer or druggist cannot supply you, mail one dollar with the coupon for our big introductory box and handy metal powder gun. If not satisfied after fair trial, return the package and your dollar will be refunded.

Regular Prices
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authority that no such offer was ever made by the British Foreign Office or by or on behalf of the British Government. Nor, of course, is there a word of truth in the Kaiser's further statement that "this English offer was repeated once more, later on, with the suggestion that it be affirmed in writing." That he should retail, as though it were history, an idle piece of Paris gossip, is another illustration of the reckless credulity which was and is one of his besetting sins.

A few years later the "bell" was rung again when in July, 1911, the Panther, a German gunboat, was sent to the port of Agadir, in the ostensible defense of some nonexistent German interests against imaginary perils. The Kaiser declares that again he protested, but allowed himself once more to be overruled by his chancellor, this time Bethmann-Hollweg, who, he tells us, had "developed a strong and growing inclination towards domination." The result was disappointing; for in the bargaining which ensued, by the arrangements ultimately made between France and Germany at Berlin in November of that year, after the world had barely escaped a European war, Germany, in effect, surrendered anything she had gained at Algeciras, and by the subsequent experiment of a Moroccan condominium with France, in return for a slice of Franco-Congolese territory.* M. Poincaré observes that the Treaty of November, 1911, satisfied neither France nor Germany. Germany certainly continued to foment unrest in Morocco.

The Moroccan policy of the Kaiser during these six years was one of alternating bluster and blunder; it unsettled Europe; it bred an infinity of bad international blood; it twice brought the powers to the verge of a general war; and in the end it was profitless to Germany. The methods of Bülow and Bethmann, who in turn played a conspicuous part in this sorry business, and who had both graduated in the Bismarckian school, would have brought a blush to the cheeks of their great preceptor.†

But for my present purpose the importance of the various phases of the Morocco affair does not concern the rights and wrongs of the Franco-German controversy, but its bearing on Anglo-German relations.

When the news of the dispatch of the Panther to Agadir was announced by Count Metternich to Sir E. Grey, the cabinet was at once summoned, with the result that the ambassador was informed on July fifth that the British Government could not "disinterest" themselves in Morocco, and awaited a disclosure of German intentions. How could we "disinterest" ourselves, in view of our being parties to the Anglo-French agreement of 1904 and to the Act of Algeciras? The more so if this new departure on the part of Germany portended an intention, whether by force or by bargaining, to establish a naval base on the Atlantic coast. The suggestion that between 1908 and 1911 we had been deliberately making mischief and promoting friction between French and German relations in Morocco is without any foundation in fact. Nothing could have been further from our policy or our interests.

For over a fortnight no notice was taken of our communication by the German Government, whose intention and objective were still veiled in obscurity. In these circumstances it seemed to be necessary to make it clear that we were not to be ignored. Accordingly, at the annual dinner given by the Lord Mayor to the Bankers of the City of London on July twenty-first, the chancellor of the exchequer—Mr. Lloyd George—who is on this occasion always the principal guest, took advantage of the opportunity to deal with the external situation. The general purport and tenor of what he said had been previously submitted to and approved by Sir Edward Grey and myself. There was nothing menacing or provocative in his language. He dealt strongly upon the importance of preserving not only peace but international goodwill. "But," he added, "if a situation were to be forced upon us in which peace could only be preserved . . . by allowing Britain to be treated where her interests were vitally affected as if she were of no account in the cabinet of nations, then I say emphatically that peace at that price would be a humiliation intolerable for a great country like ours to endure."

This speech produced a *crise des nerfs* at Berlin. Stiff interviews took place between Sir E. Grey and Count Metternich, who declined in response to such a "menace" to give any explanation on the part of his government. At the same time German public opinion was further excited by reports industriously circulated that the British Government was intermeddling on the side of France in the pourparlers which were going on between Berlin and Paris, with the object of providing "compensations" for Germany in other parts of Africa.

The situation was full of grave possibilities, and I hastened to make our position perfectly plain by the following declaration in the House of Commons on the twenty-seventh of July:

> Conversations are proceeding between France and Germany; we are not a party to those conversations; the subject-matter of them [i.e. territorial arrangements in other parts of West Africa than Morocco] may not affect British interests. . . . It is our desire that these conversations should issue in a settlement honorable and satisfactory to both the parties, and of which His Majesty's Government can cordially say that it in no way prejudices British interests. We believe that to be possible. We earnestly and sincerely desire to see it accomplished. . . . We have thought it right from the beginning to make quite clear that, failing such a settlement as I have indicated, we must become an active party in the discussion of the situation. That would be our right as a signatory of the Treaty of Algeciras; it might be our obligation under the terms of our agreement of 1904 with France; it might be our duty in defense of British interests directly affected by further developments.

This statement was accepted without demur by the German Government, with which we had no further difficulties in the matter.

Finally, on November 27, 1911, after the compact between France and Germany had been signed, Sir E. Grey, who was being assailed by domestic as well as by foreign critics, delivered in the House of Commons what ought to be regarded as a historic exposition of British policy. He denied that we had any secret agreements with any powers; he disclaimed, in the most emphatic terms, a provocative or aggressive policy against Germany; he asserted that "if Germany had friendly arrangements to negotiate with other foreign countries with regard to Africa, we were not anxious to stand in her way any more than in theirs"; and, while deprecating any attempt "to force the pace," he expressed his conviction that, if German policy was not aggressive, "in two or three years the talk about a great European war will have passed away, and there will have been a growth of goodwill not only between Germany and England, but between those countries and the friends of both."

Strange language from the lips of a ringleader in the "policy of encirclement." But it was a true expression of the fixed and deliberate policy of the British Government.

War had been escaped over this business; no one could say, or can say now, how narrowly. It is probable that the war party in Germany had not yet gained complete ascendancy, and that in the opinion of their experts neither their military, their naval nor their financial preparations had reached the stage of forwardness which would justify the invention of a *casus belli*. In that case the voyage of the Panther may be regarded as an experimental demonstration, which, it was calculated, might well result in a French surrender, but which, if it became evident that France would not find herself alone, but that other powers, like Great Britain, would assert their claim, based both upon their interests and their obligations, to be heard, could be treated as nothing more than a somewhat summary method of opening a discussion between France and Germany on the subject of compensations.

At any rate it seemed to me to make it opportune to institute afresh a thorough and comprehensive investigation by the Committee of Imperial Defense of the parts which our navy and army should respectively and coordinately play in the event of our being involved in a European war. Such an inquiry accordingly took place in the autumn of 1911. It furnished information, and led to the adoption of plans which, three years later, were found to be of the utmost importance and value.

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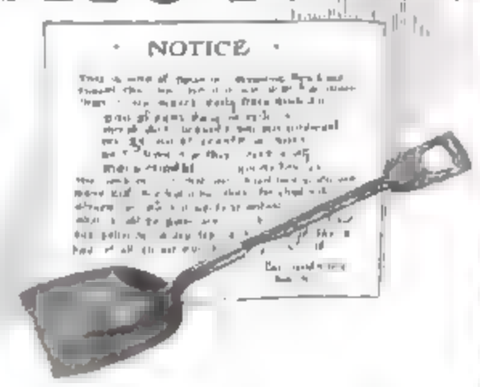
*See the book of M. Caillaux, who was Prime Minister of France in 1911: Agadir: Ma Politique Extérieure—Paris: Michel, 1919.

†M. Caillaux's epithets for the German diplomacy in this matter—"*pedante, hargneuse, et fatidique*"—are not too severe.

Editor's Note—This is the second of a series of articles by Mr. Asquith. The next will appear in an early issue.

WYOMING RED EDGE SHOVELS



The shovel that "Showed 'em" out in Mo.

IF YOU are ever in the vicinity of Joplin, Mo., and you notice a predominance of Red Edge Shovels, in that particular locality, just blame it on the McNeal Machinery Co. of that city.

Not long ago there was displayed in their show window the roughest, toughest, hardest boiled looking shovel ever seen west of the Big River. And with it was this sign:

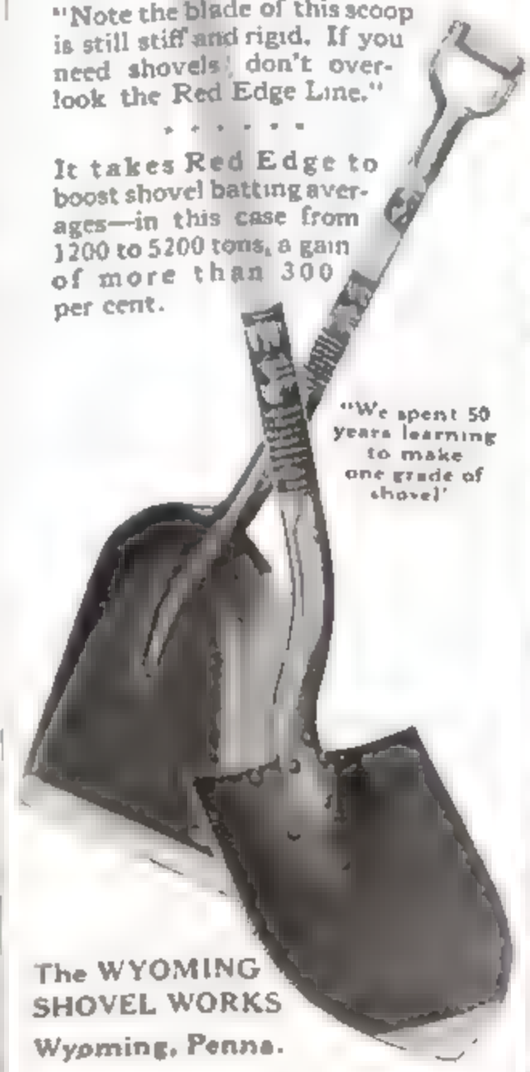
"This is one of the famous No. 3 Red Edge Shovels sold by us to the Aztec Mining Co. in July, 1922. Here is the report of service as given to us by 'Dad,' the man who tried to wear it out:

"Used 4 months continuously. Shoveled 26 days each month. Averaged 100 cars per day. Total 104 days—10,400 cars—5200 tons. (The average life of an ordinary shovel in this territory is 1000 to 1200 tons.) Cost of shovel: $2.00. Cost of shoveling, 1/26 of a cent per ton.

"Note the blade of this scoop is still stiff and rigid. If you need shovels, don't overlook the Red Edge Line."

* * * * * *

It takes Red Edge to boost shovel batting averages—in this case from 1200 to 5200 tons, a gain of more than 300 per cent.



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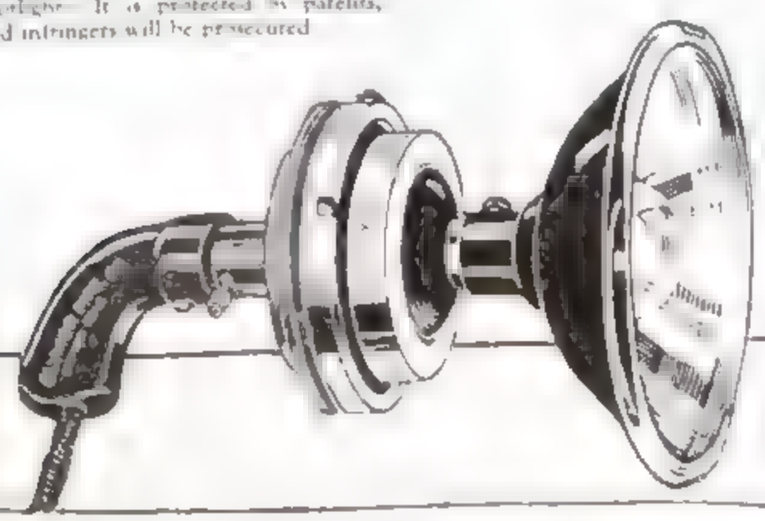

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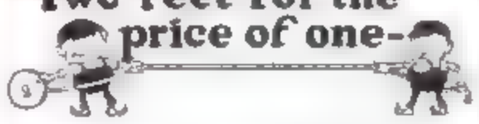
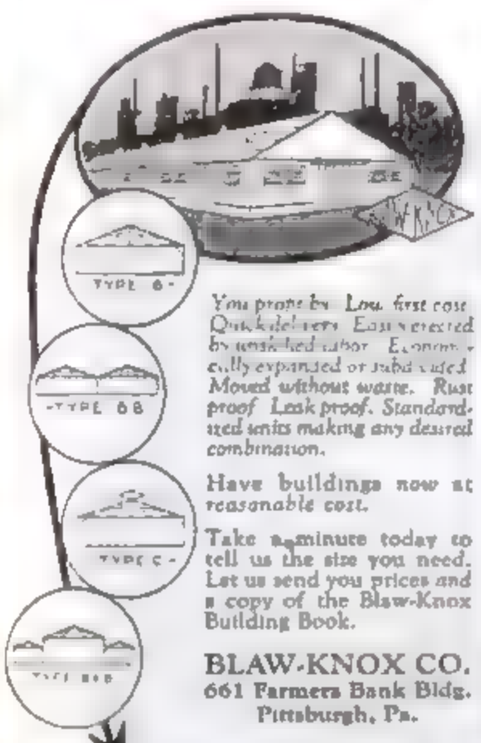


Blaw-Knox Buildings are the lowest-cost form of permanent construction. Yet they are just as serviceable and satisfactory as their more costly brothers.

Made in the shop by machinery. Erection cost unbelievably low—only common labor needed. Speed, too! Shipped from stock—erect at once—in use before you know it.



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WE PUT OUR HEADS UP

(Continued from Page 17)

us a little. But at the beginning we had had nothing to lose, and if we lost this, obviously we would have been losing nothing. There's a fallacy from the point of view of cold logic in that truism, but from the point of view of a hot life there's no fallacy!

Statistically speaking, I found I had somehow increased my own earning power and that we had reduced in many little ways our expenses. We had a great goal. I worked better. Everything was done for the sake of the great experiment. The experiment was not that of building a house. It was an economic trial. Would we or would we not join the ranks of the acquisitive classes? We might lose this house and land; if we went on and tried it all over, eventually we must succeed by reason of greater experience and continued effort. Actually I did far better work in my profession with this thing driving me from behind. Even my tennis improved with less practice.

You must catch the emotion of this if you would see the forces. We were having more fun, more pure excitement of living than we had ever had in our light-footed days. Drinking and dancing and theater-going paled. Only once or twice during the whole period did we feel the need of breaking our chains for an evening. The kid thrived. We must have been better natured with him and less impatient of his baby demands upon time and effort. There is no moral to be drawn when this is done. I grant that maybe we are a special case, though I don't believe it myself, and submit only that we have been having fun and we have escaped completely that hated adjuration: "Save money!"

We kept shooting at the moon. I let it be known in the village that if anyone was hard up and had a piece of land to let go I would be interested. When the house was no more than a third completed on my first piece of land, when we were still hop-skipping about from rented house to rented house, I was approached very quietly by a gentleman who was indeed land poor. Would I look at what he would sell me? That moment I dropped my dish—I was wiping it—and went forth to examine. It was a wild, tangled wood on a hillside with a view of the Hudson that commands exclamation as its due. There are three building sites on it, so separated that from none of the houses-to-be can you see another.

"Make an offer," the capitalist asked of this white-collared slave.

"Oh, no," I begged. "You make the offer."

He did. I clung to a tree—unfortunately a thorny locust—to recover and stand up at the same time. It was less for these two acres than I had paid for my cheap little site up the road. Alongside these two acres was a sign on the next two, offering them as a parcel for over three thousand dollars. Yet there was scarcely fifty dollars in my bank.

"I need the money badly," he told me, "so, of course, I must have cash."

"Of course," I said. "I'll think it over."

A week later he called me up. I made him a counter offer. He stalled for a month and accepted, subject to title.

In the Realm of Credit

Now my house was not done and I hadn't the money to finish it, let alone paying cash for three more building sites. But I did have assets. In the smallest possible way I had become a capitalist. I was going to have to mortgage my house on a building loan, and the time had come. I could use some of that mortgage money to pay cash for this other piece. I had come at last into the realm of extended credit, credit on which you pay interest at the bank, not the unwilling credit meted out by the grocer to us of the white collar who are impecunious. Besides, my profession was moving along at an accelerated pace, and it would take a month or more to put through the deal. Meanwhile the lumber people and the heating contractor and the electric contractor were willingly offering me extended credit, a thing no retailer has ever honored me by offering.

From a business point of view, was this a good purchase? I asked no one but authorities. I read the works of men like Roberts and other big bankers who write their views of future developments in free bulletins of the big banks. I found references galore on the housing situation. In particular I found many, many references to the fact that the movement of the people of this country is from the crowded cities to the suburbs.

The Island of Manhattan has declined in population. The economists agree to this view with whole-heartedness and unanimity. The automobile is partly responsible, for it makes it possible.

I knew that rents in my town went on up, even during the 1921 depression. I knew that the scramble for houses in that district is more rather than less acute. Everything pointed to the fact that if I built houses to rent I could rent them at a fine profit. The family conclave was an excited one. We told each other that we could sell if we wished, after building, that the building was great fun, and that it was using our spare time advantageously and lucratively, that it was permitting us plenty of time to play. We decided to buy.

True, it might be five years before we did any large amount of building, but the taxes in our little town are so low on unimproved land that we need have no fear of them. We were merely seizing this opportunity to buy at a price level artificially lowered by special circumstances. In every case of that kind buying is the correct action. It is much like buying a thirty or a ninety day future on contract, the way the manufacturer buys raw materials ahead during a depression in the market, for both future payment and future delivery. In this case no future was allowed for by the seller, but the buyer knew that it takes time to search and put through any land deal whose skids have not been specially greased.

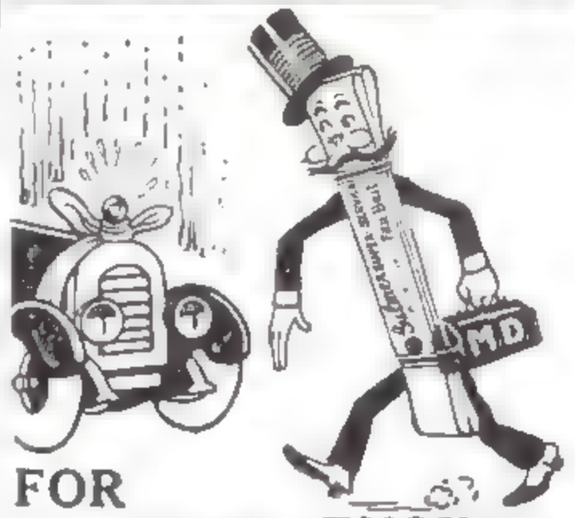
Pleasurable Suspense

All this is very pretty philosophizing, but the circumstances were then a little ominous. We had no money, though we expected a building loan. We had a half-completed house. We had contracted to buy a piece of unimproved land. We had more local bills than we care to remember. Like the retailer, the wholesaler or the manufacturer who operates on a shoe string when he starts in business, we lived with a sword of Damocles suspended above us. But it is not like the sword of potential illness or potential loss of your job. In our limited experience in business, for we had gone into business with headlong pace, we have found that the risks are fun. If you lose everything, and you half expect to, you have left your experience, your hands and your head. It is as different from losing a job in times of depression or becoming dangerously ill as rubber is from rock. You can bound up off the rubber, but the rock shatters you when you fall.

We had contracted for some secondhand lumber for rough, heavy work in the house. We had paid 25 per cent on the order. It did not come. It looked as though the firm was trying to do us in for that money and cost us our bargain, which was about two thousand dollars' worth of material for one thousand dollars. The house stood with a dilapidated look and the stuff didn't come. The house we were living in was demanded for his own use by the owner. We had to move hurriedly. We got a lawyer on the job. Delays piled up. The time for the approaching payment on the land came along, and of course the building loan had to wait until we had the bill of lumber on the ground and fabricated. Things looked black.

The search on the new land revealed some back taxes, and hence some complications. It looked as though our great schemes were about to fall of their own weight. So again we held the family conclave—how different a subject from those of the first periodic sessions in the early days of our marriage! We decided to write a letter to the landowner, informing him of the complications and saying that unless he cared to extend his option for two months while the whole matter was looked into, we would not buy. Almost instantly a telegram came extending the option. That hurdle was jumped and the land bargain might still be ours.

The lawyer's action on the secondhand lumber brought results which were a mixture of good and evil for our plans. The stuff came with a sight draft attached and the freight bill to be met, contrary to contract. What a lucky breach for us! It gave us



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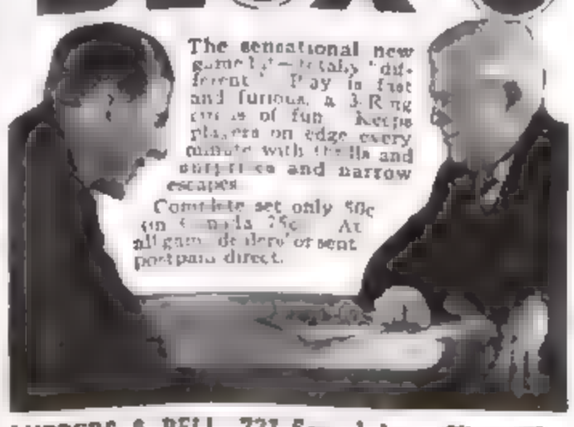

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nearly two weeks to raise the money by assiduous collection from my professional clients, to whom I explained my need and my merry plight. They were glad to lend a hand and pay up some of the bills they owed me. We got our carpenters back on the job and they began to work their magic.

But with carpenters comes a pay roll to meet. They started and I met the first Saturday with bubbling good humor. I let them come on for another week. On Wednesday of that week I had no money with which to meet their needs at the end of the week, but we scraped it up. We got estimates on heating and lighting and plumbing. We asked for sixty days on each after the job was finished. They agreed because we were persuading and treated those men as equals and interested them in our house. We knew that the mortgage money would come sometime. It had to or we would be wiped out.

When you get a building mortgage they do not give you the entire loan at once. They make a payment when the roof is raised, perhaps one more when the brown mortar is on and the last when the house is finished. We had run clean out of money and prospects for money, except from that source, before we got the roof raised. That meant we were operating on credit. The use of credit is the thing that most white-collar men don't understand. They have been on salary all their lives and they may know, but usually fail to see, that practically all business in the United States and throughout the world is done on credit. You pay for this credit in one form or another. If you get it from the grocer he must charge higher prices. In turn he is getting loans from his bank. When it came to buying lumber, as far along as we were in the game we almost made what would have been the fatal mistake of paying what cash we had for the purpose. Then I asked for sixty days, and it was granted as a matter of course. I was not going to burn the stuff. I was going to expend labor on it and make it more valuable. The extension of time given me was a businesslike procedure with perfect security. It took me a long time to realize that in the possession of this half-completed house we had tangible security for anyone who was financially organized to extend credit. If you escape all these details and use a contractor he has all this fun. He, too, is operating on credit usually.

Now we have been trying to beat the building game. That is, we have expended our time and energy in handling the matters the contractor usually handles for you and charges you a minimum of 10 per cent on the whole job, labor and materials for handling. We are earning that 10 per cent. This is not an argument for killing off the middleman of the building industry. It is the story of our effort to accomplish the same end that some kinds of people are able to accomplish by putting their money into a savings bank in weekly installments. As all business is something of a gamble, so is this. But when you take these risks you also open the way to larger percentages on your money actually invested than you can expect to get through mere careful investing. So in our way on this first operation we have tried and succeeded in beating the building game. But we have done it by assuming the function of the contractor, who certainly can make a living by this and nothing else. Our living comes from a profession. It is savings, if you must call it that, which we are earning by this job which we have undertaken.

The First Year's Profits

At first we got distinctly the feeling that as we stuck our heads up into this, as we carried through our plans to accumulate a competence, there were a hundred unscrupulous professionals standing around to crack those unwary heads. We didn't know enough at first to get everything on paper, even though it was a matter of only five or ten dollars. We did not know how a perfectly good contract can be used to squeeze the breath out of the less experienced of the makers of that contract. You can't learn that in a law school. Nothing but experience and clear thinking will keep you going right.

But the rewards are great. We know, because we are now enjoying some of them. Put concretely, on the first operation, one year from date of trying to make the start, we found we had acquired these things: A piece of valuable land, at one-third the price of land adjoining and perhaps a little less desirable. It has three building sites on it which are to be the basis of our spare-time operations for several years to come. We own, with a relatively small mortgage, a house which cost us thirty-five hundred dollars. Perhaps that seems so little that you think we have a shack, knowing as you do that it was built in a commuting town out of the most expensive city in the world. Let me tell you that I was offered eight thousand for that house before it was finished. I was offered by another person eight hundred dollars a year for the rent of it.

This house that cost us but thirty-five hundred dollars with one-car garage, has six rooms, three of which are small bedrooms. It has electric lights, hot and cold running water, hot-water heat. We have bought and planted fruit trees, rose bushes and other things, which are included. It has been estimated by a contractor friend of mine to cost six thousand dollars to build, and he wanted to revise that figure upwards when he saw and realized that we had a living room nearly twenty-eight feet long and thirteen feet wide.

Now all this was accomplished in one year by two young people who had never been able to save a nickel and who aren't just sure that they have yet. But on casting up accounts they find that they possess a house which can be carried, including depreciation, amortization of the mortgage, taxes and incidentals, for about three hundred dollars a year. Since they must pay from eight hundred to a thousand dollars a year rent if they are without it, they have acquired an income of about five hundred dollars a year. If they had saved money, as some people say they can, but which most of us can't do, they would have had to save nine or ten thousand dollars to create that much income in gilt-edged bonds. Thus by saving, or creating—whatever word you like best to use—this value of, roughly, two thousand dollars in a year, they get the benefit of having painfully and sacrificially saved nine thousand dollars.

A Small-House Specialist

But even that is far from the story. The fact is that they have tasted blood. The proof that they are going on, until the actual competence is built up, lies in the fact that they have learned to use credit and so to obtain possession of the two-acre tract with its three sites for more of this kind of operating. They could repeat three times on the first venture and thus build up what would eventually amount to an income of two thousand dollars a year. They think they could do this in five or six years. But you haven't heard the best of it.

When you come fresh into an old and convention-bound industry, like building, you see a great deal of waste which is avoidable. You seek professional advice from friendly architects, from books and magazines. You have an entirely different slant on the business from that of a man brought up in the tradition. Anyone who tries this stunt can make many a saving, and hear of many another. We have been lucky to hear of an architect who has let us sit at his feet and learn how he builds small houses for about a third of the ordinary cost. That man is one of the world's greatest architects, a man who long ago retired from active building practice and who has studied the small-house problem technically. He has experimented, and he has written the story for architects of his experimentation. That man is Ernest Flagg, who has behind him the building of the first great Manhattan tower—the Singer. He is the designer of many of our finest buildings.

From that man we have learned how to beat our own beating of the building game, and we shall build in the future upon his tenets, capitalizing our own spare time in the way of the past. He has taught us how to build enduringly and beautifully out of stone instead of flimsy wood, at less cost than one can build of the ordinarily cheaper and less desirable material. His methods are not just a scheme. They are the use of time-saving, material-saving ideas for practically everything which goes into a house except the electric lighting, which he has been unable to reduce in cost. Going over his figures I have seen with my own unpracticed eye the figures that prove a fifteen-thousand-dollar house can be built for eight thousand dollars. Moreover, I have actually seen the house, among several that he designed and fathered through to the end for experimental purposes on his Staten Island estate.

You may ask why the building world does not seize immediately upon such facts

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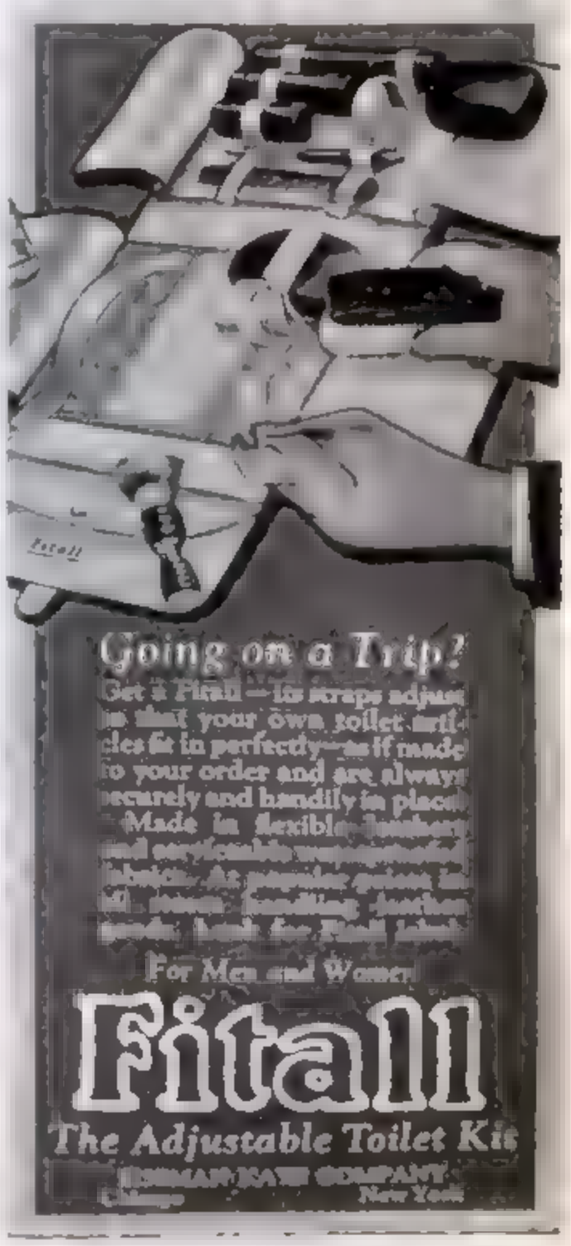

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and exploit them. It cannot because the building world, like the literary world, the law courts, the medical profession and every other form of organized activity, must by nature proceed slowly. In the opinion of those who know best, such revolutionary methods must take twenty years for adoption to any large extent. It is the usual history—the history of the telephone, of the electric light and even of the automobile.

Other things we found by consulting books and experts. We found where we could get plans, working drawings and bills of materials for stunning little houses at far less than cost. That source is the American Institute of Architects, which has come to realize that the architect cannot work economically on a small house and that some syndication of plans is necessary.

We find advertised in the magazines many devices which save money and which will one day come into universal use because they are so efficient and cheap. The builders are not to be expected to hear about these things en masse simultaneously. Ideas and facts take time to spread, but because such individuals as we are come fresh to the task of building they can get the jump on competitors, for certainly the contractor is our competitor.

To a certain extent we have lost caste with our flapperish friends. They think we must have been saving money for years, and among us saving money may tacitly have been regarded as one of the cardinal sins. They have not listened to our talk about ways and means. We have never acted frightened when we were up against pay rolls, buying land and paying for materials. We are not good enough actors to pretend an emotion we did not feel. Meeting those bills was something we wanted to do and felt we could do because until they were met we would be denied the results of our total effort. But our friends know how expensive those activities are reputed to be—they are exaggerated, therefore; and, ergo, we must have saved money.

There is another side to the picture, seen among friends we have in the generation older than mine. They do not understand us, but they take it for granted that we have built from savings. They, however, slightly disapprove of our interest in sports.

"How can you do it," one of them asked, "when you are building and doing so much?"

The answer is simple enough. We will not become slaves of our spare-time operations. In that we differ a little from some of the oldsters. Much of their activity around a building operation is activity which has its mainspring in fear and worry. It is futile effort which might much better go into play that keeps people young. People like that would be amazed at the amount of reading time and play time we find in the course of twenty-four hours.

Part of that time is free because we find that men work better for us if we give them their heads and don't hang around watching the annoying little delays of their own work. Most of them, even day laborers, know as much about the operations they are hired to perform as we do, and many of them know far more. I'm always on hand early when they go to work, and late when they have finished their jobs for the day. But if I hang around I waste my own time and I delay them with futile conversation and speculation. We found a day laborer, for instance, who is really a clever and experienced gardener. He graded our plot beautifully. I could not have told him how to do it and I was delighted when he got through. Just as we find that in every profession and every occupation most men are honest, we find that most men like and prefer to give an honest day's work, especially when they are doing the job in the way they think best or in the way you have said you would like best to see it done.

So we feel that with our new attitude and our opportunities and our little accomplishment we have turned some kind of corner. The man who saves money, which we can't do for the life of us, has no bulge on us. We, too, have put our feet on the ground. A year ago, as I said at the beginning, we needed succor. Not any more! No; now—well, have you a little piece of land in your neighborhood that you are going to be forced to sell at a slight sacrifice? We might be interested, though for the next twenty or thirty months we do not expect to expand any further.

THE SATURDAY EVENING POST

(More Than Two Million and a Quarter Weekly)

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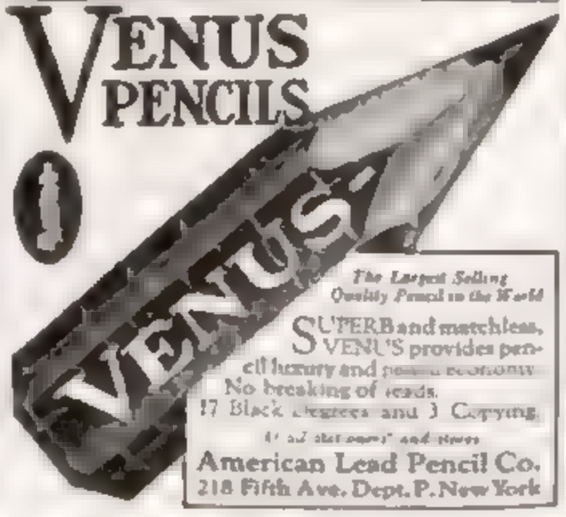

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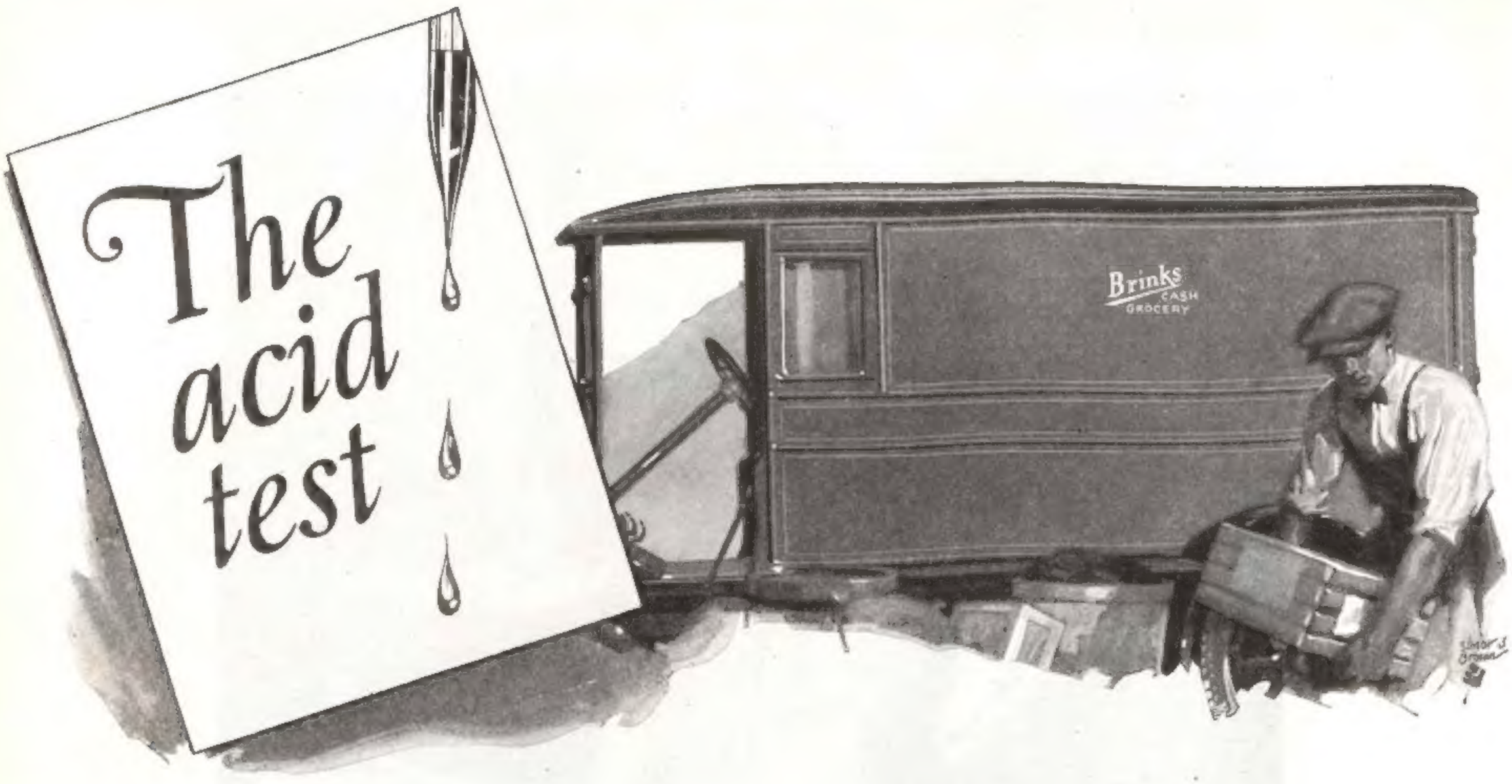

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RECIPE FOR PET PINEAPPLE ICE CREAM

Ingredients: 1 pint Pet Milk diluted with 2 cups water; 3 eggs; 1 small can grated pineapple; 1 cup sugar; 3 tablespoons cornstarch; juice of 1 orange; juice of 2 lemons. *Recipe:* Scald diluted milk, and pour slowly onto well beaten eggs. Add sugar and cornstarch dissolved in one-fourth cup cold water. Cook in top of double boiler until it thickens, stirring constantly. Cool, add fruit juices and pineapple; freeze.

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